

**JACKSON, GRANT INVESTMENT ADVISERS, INC.**  
**401(k) CHAMPION AWARD**

**OFFICIAL RULES** (updated 9/10/19)

**OPEN TO LEGAL RESIDENTS OF THE FIFTY (50) UNITED STATES AND THE DISTRICT OF COLUMBIA WHO PARTICIPATE IN THEIR EMPLOYERS' 401(k) PLAN AND WERE PARTICIPATING IN SUCH PLAN PRIOR TO THE START OF THE NOMINATION PERIOD (DEFINED BELOW). ENTRANTS MUST BE AT LEAST TWENTY-ONE (21) YEARS OLD AT THE TIME OF ENTRY.**

1. **HOW TO ENTER.** The application period for the 401(k) Champion Award (the "Contest") begins at 12:01 am (ET) on **September 10, 2019** and ends at 11:59 pm (ET) on January 31, 2020 (the "Application Period"). To apply, visit <https://www.juliejason.com/award> and complete the application form in its entirety during the Application Period. Applicants must submit the application form, completed in its entirety, no later than 11:59 pm (ET) on January 31, 2020 (the "Entry Deadline"). Each applicant is limited to one (1) entry.

In the event of any dispute regarding the identity of a person submitting an entry, the entry will be deemed submitted by the authorized email account holder, which is defined for purposes of these Official Rules as the natural person who is assigned to an email address by an Internet access provider, on-line service provider or other organization responsible for assigning email addresses for the domain associated with the submitted email address. A selected winner may be requested to provide the Sponsor with proof that the selected winner is the authorized account holder of the email address associated with the winning entry. If a dispute cannot be resolved, the entry will be deemed ineligible. **NO PURCHASE NECESSARY.** A purchase will not increase your chances of winning. **VOID WHERE PROHIBITED.**

2. **ELIGIBILITY.** Contest open only to legal residents of the fifty (50) United States and the District of Columbia who are at least twenty-one (21) years old at the time of entry and who participate in their employer's 401(k) plan (must be a 401(k) plan, not a 403(b) plan or other type of plan) and were participating in such plan prior to the start of the Application Period. Individuals who have retired from employment are welcome to enter so long as they continue to participate in their most recent employer's 401(k) plan and were participating in such plan prior to the start of the Application Period. Previous 401(k) Champion Award finalists, employees of Sponsor, and the immediate families (parents, spouses, and children and their spouses) and members of the households of such employees are ineligible.
3. **SELECTION OF WINNERS.** A panel of qualified judges (the "Judges") will select the best nine (9) entries as finalists from among all eligible entries received prior to the Entry Deadline according to the following criteria: 1) persuasiveness of explaining the importance of employee participation in 401(k)s; (2) conveying your own appreciation of the value of your 401(k) as a retirement goal; (3) clarity and demonstration of overall knowledge of 401(k) plans as a retirement tool; (4) willingness to inspire others to participate in their 401(k) plans; (5) creativity and innovation in the methods you would use; and (6) clarity of expression, eloquence, mechanics of word choice,

grammar and spelling. Each of the criteria will be given equal weight. Finalists will be contacted in March 2020 via the contact information provided on their application forms for a 15-minute phone interview and will be required to sign an Eligibility Affidavit and return the same within a specified time period. The interview scores will be added to the Judges' score to determine the three (3) winners. In addition to signing the Eligibility Affidavit, the selected finalists may be asked to complete and sign a Liability Release and, where legal, a Publicity Release, and any other documentation that Sponsor may require, confirming eligibility and compliance with these Official Rules including, but not limited to, releasing Sponsor from any and all liability relating to the Contest or any prize, and submit a color photograph, within the specified time period. Photos must be a clear image of the finalist only (not blurry, grainy, or fuzzy) against a plain background, and to see to it that Sponsor is in receipt of these documents within ten (10) days of having received the same. In all cases, Sponsor reserves the right to request proof of residency, age and/or any other eligibility factors, and a winner will be deemed to have forfeited the prize if Sponsor, in its sole discretion, finds that the proof is unsatisfactory.

Winners will be announced on or before April 30, 2020. The decisions of the Judges are final and not subject to appeal.

Sponsor will attempt to contact the selected winners by e-mail and/or phone within approximately 5 business days following their selection.

If a selected winner cannot be personally contacted, if any document is returned as non-deliverable, or if a selected winner fails to return the completed documents within the specified time period and/or fails to comply with any of the requirements of these Official Rules, the prize will be forfeited and the entry with the next highest score shall be selected and confirmed as a winner in accordance with these Official Rules.

4. **THREE (3) PRIZES:** Sponsor will award three (3) One Thousand Dollar (\$1,000) prizes, each in the form of a check. Total retail value of all prizes: Three Thousand Dollars (\$3,000).

All expenses not specified in these Official Rules, including, without limitation, income, state and local taxes, are solely each winner's responsibility. Prizes may not be substituted, transferred or redeemed for cash, except by Sponsor, who reserves the right to substitute a similar prize of comparable or greater value in its sole discretion

5. **OWNERSHIP AND PUBLICITY RIGHTS.** Entry forms will be retained by Sponsor and will not be returned. By entering the Contest, each entrant represents that his/her entry does not infringe on the rights of any third party, and he/she waives all rights in the entry and assigns all rights, title and interest in and to the entry, including, copyrights, to Sponsor. Each entrant acknowledges and agrees that, once submitted, Sponsor owns the entry and Sponsor shall have the exclusive, unrestricted, perpetual, royalty-free, worldwide, freely-assignable and irrevocable right to use, edit, alter, copy, reproduce, license, sell, rent, disclose, display, publish, prepare derivative works from, perform, distribute, exhibit, broadcast, or otherwise exploit the entry, in whole or in part, in any form, media or technology, now known or hereafter developed, including, without limitation, print, broadcast television, radio and the Internet, for any purpose whatsoever, including, but not limited to, advertising, promotion, entertainment and commercial purposes, without any payment to, or further authorization by, the entrant. Although Sponsor has all such exclusive rights of ownership, it is not obligated to exercise these

rights. Each entrant further agrees that Sponsor has the unrestricted, irrevocable right, but not the obligation, to use entrant's name, address, photograph, picture, likeness, moving image, voice, biographical material, and personal information, whether in their original form or as altered, edited, lifted or reproduced by Sponsor or its parent companies, subsidiaries, affiliates, agents, contractors and representatives (collectively, a entrant's "Likeness"), in perpetuity throughout the world, whether in connection with the Contest or not, in any and all media for any and all purposes without additional consideration to, or further authorization by, the entrant. By entering the Contest, each entrant represents and warrants that he/she has the right to grant to Sponsor all the rights granted in this paragraph. By entering this Contest, each entrant further signifies his/her agreement that (i) excepting entrant's enjoyment of the entry in the privacy of his/her home, entrant may not use or permit others to use the entry or its contents without obtaining the prior written approval of Sponsor; and (ii) entrant will execute such further documents and instruments and take any further acts as Sponsor may reasonably request in order to effectuate these terms.

6. **GENERAL TERMS AND CONDITIONS.** Contest subject to all applicable Federal, state and local laws and regulations. Sponsor reserves the right, in its sole discretion, to withdraw, suspend or amend this Contest in any way, at any time, and without notice if for any reason this Contest is not capable of running as planned due to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of Sponsor which corrupt or affect the administration, security, fairness, integrity, or proper conduct of this Contest. Sponsor reserves the right, at its sole discretion, to disqualify any individual who tampers with the entry process, and to select a winner from among all eligible, non-suspect entries received as of the action requiring such termination. By entering the Contest, each entrant agrees to release, indemnify and hold harmless Sponsor and all others involved in the development, execution and administration of this Contest and each of their respective parent companies, subsidiaries, affiliates, representatives and agents and each of their respective owners, shareholders, agents, officers, directors, employees and representatives (collectively, the "Releasees"), from any and all liability arising in any way from the Contest, the receipt, use or misuse of a prize or parts thereof, entrant's production and submission of his/her entry and the Releasees' review and use of the entry or his/her Likeness, or any parts thereof, including, without limitation, liability (i) for death, personal injury and property damage; (ii) to any other persons, including, without limitation, liability arising from any claim relating to the breach or alleged breach of the representations and warranties entrant is making in connection with entrant's entry; (iii) by virtue of any blurring, distortion, alteration or optical illusion that may occur, whether intentional or otherwise, in connection with the exercise of Sponsor's rights hereunder; and (iv) for any similarities between entrant's entry and future Sponsor products, programs, marketing materials or advertisements. By entering the Contest, each entrant irrevocably agrees in all cases to waive any right that he/she may have to inspect and/or approve Sponsor's use of his/her likeness and/or entry or any related finished product or copy that may be used in connection with the same. Releasees assume no responsibility for (i) lost, late, stolen, illegible, incomplete, damaged, misdirected, misplaced or mutilated entries; (ii) malfunctioning computers or cameras; (iii) lost, interrupted or unavailable network, server or other connections, miscommunications, failed telephone or computer hardware or software transmissions or technical failures, or incomplete, delayed or garbled transmissions; or (iv) other errors or problems of any kind, whether mechanical, electronic, human or otherwise. If Sponsor determines that there is any suspected or actual tampering with the Contest, or if technical difficulties

compromise the integrity of the Contest, Sponsor reserves the right, in its sole discretion, to void any entries that appear to have been submitted fraudulently. Sponsor shall also have the right to cancel or modify the Contest, in whole or in part, for any reasonable reason. Incomplete entries will be disqualified. Sponsor further reserves the right to disqualify any entrant whose behavior, past or present, Sponsor, in its sole discretion, deems to be inappropriate, a threat or danger to others and/or an embarrassment to Sponsor. CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE ANY WEB SITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON(S) RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW.

7. **DISPUTES/GOVERNING LAW.** Any claims arising out of the Contest shall be governed solely by United States law and may be brought only in a federal or state court located in Connecticut. If any provisions of these Official Rules are held to be invalid or unenforceable, all remaining provisions hereof will remain in full force and effect.
8. **DATA COLLECTION.** Sponsor collects personal information from you when you enter the Contest including items such as your name, email address, phone number and age. The personal information we collect is used to contact you in the event that you are selected to win a prize, in addition to sending you special offers and other marketing material. You have the option to opt-out of receiving special offers and marketing material. We do not sell or otherwise share the information you provide to us via the Contest. This information is only used internally to compile anonymous statistics about our user base and to create a contact list for sending special offers and marketing material. You have the right to not provide the information requested or can simply not enter our Contest if you do not wish to provide us with your personal information. All data collected in our Contest is protected by the same security measures and procedures as the rest of the data we collect and process on our website. If you have any questions or concerns, please contact us at the address set forth below.
9. **OFFICIAL RULES/WINNERS LIST.** For the names of the winners or for a copy of these Official Rules, send a self-addressed, stamped envelope (VT residents may omit return postage) to: 401(k) Champion Award Contest Rules/Winners List Request (as applicable), Jackson, Grant Investment Advisers, Inc., 2 High Ridge Park, Stamford, CT 06905 Requests must be received by June 1, 2020.
10. **SPONSOR.** This Contest is sponsored by Jackson, Grant Investment Advisers, Inc., 2 High Ridge Park, Stamford, CT 06905.