



BRiGHT Ideas Prize Contest Rules and Regulations

No purchase or payment is required to enter and win. The “BRiGHT Ideas Prize Contest” is sponsored by Benefit Resource, Inc. (BRI). The BRiGHT Ideas Prize Contest is governed by these rules and regulations. By participating in the Campaign, you agree to abide by these rules.

Eligibility and Entry

The BRiGHT Ideas Prize Contest is open to all employees at a company contracted with BRI for account services. Each employee is eligible to win one prize during the Campaign Period. Employees must be 18 years of age or older at the time of entry. Employees will receive one entry for each correct response to quiz questions posted at <http://www.BenefitResource.com/BRI-quiz>. There are a total of 20 possible entries for each completed quiz. Entrants must fill out all required fields on the entry / quiz form to be included in the drawing. There is a limit of one quiz submission per email address provided. BRI has the right to verify eligibility for each entrant.

Campaign Period

The BRiGHT Ideas Prize Contest begins October 15th, 2018 at 12:00 a.m., Eastern Time and ends on December 31st, 2018 at 11:59PM, Eastern Time (“Campaign Period”). All entries must be received during this time to be considered for a prize drawing. The Web Site server is the official clock for submission.

Prize Drawing

All eligible entries received during the Campaign Period will be considered and winner(s) chosen at random. The winner(s) will be announced weekly throughout the campaign. Winners for the BRilliant Incentive Prepaid Mastercard® will be notified each week. Winners of the Amazon Show will be notified monthly within ten (10) business days of the end of a month. The winner(s) will be notified by phone or email address provided with their entry. Arrangements will be made for the winner(s) to receive the prize at the location specified in writing by the winner. Upon request, the winner(s) may be required to complete and return prize acceptance forms or documents. If the winner(s) does not comply with these rules, the winner(s) may be disqualified.

Prizes

During the Campaign Period, BRI will award a total of twelve (12) BRilliant Incentive Cards valued at \$50 each, with one (1) Card awarded each week and will award a total of three (3) Amazon Shows to eligible contest participants with one (1) Amazon Show awarded each month. The BRilliant Incentive Card is issued by The Bancorp Bank, Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated. Card can be used everywhere Mastercard is accepted. If you are a prize winner, the BRilliant Incentive Card is given to you as a reward or gift and no consideration, value or money has been paid by you for the card. No cash access or recurring payments. Card valid thru the expiration date on the Card. An Inactive Account Fee of \$5.00 will be applied after twelve (12) months of no activity. The Cardholder Agreement discloses all other fees, terms, and conditions. A copy of the Cardholder Agreement is enclosed with the BRilliant Incentive Card.

The Amazon Show is valued at \$229.99. ALL FEDERAL, STATE AND LOCAL TAXES ASSOCIATED WITH THE RECEIPT OR USE OF ANY PRIZE IS SOLELY THE RESPONSIBILITY OF THE WINNER. Prize is non-transferable. No substitution or cash equivalent permitted. Amazon, Inc. is not affiliated with this contest. This promotion is in no way sponsored, endorsed or administered by, or associated with, Amazon, Inc.

Indemnification and Limitation of Liability



By entering the BRiGHT Ideas Prize Contest, each entrant agrees to indemnify, release and hold harmless BRI and all its owners and employees from any losses, liability or damages in whole or in part as a result of the entrant's participation. BRI makes no warranties as to the condition of the prize.

Any questions regarding the BRiGHT Ideas Prize Contest should be directed to participantservices@BenefitResource.com.

This campaign is sponsored by:

Benefit Resource, Inc.

245 Kenneth Drive

Rochester, NY 14623

The Bancorp Bank is not a Sponsor of or affiliated with this contest.