

No purchase necessary. This Contest is intended for viewing and participation in Canada only. Do not proceed if you are not a legal resident of Canada.

OFFICIAL CONTEST RULES AND REGULATIONS

Meaning of Home Contest (the "Contest")

CONTEST DURATION

1. Contest starts at 12:01 AM ET on Monday October 5, 2009 and continues until 11:59 PM ET on Friday, November 13, 2009, the Contest Closing Date. (the "Contest Period").

PRIZES

GRAND PRIZE:

2. There is one (1) Grand Prize available to be won, consisting of one (1) Dell E6400 personal computer, including Intel Core 2 Duo P8400 2.26 Ghz, 3GB Memory, English Keyboard, Mobile Intel Integrated Media Accelerator 4500MHD, Windows XP Pro SP3 with Windows Vista Business License, 80GB Harddrive, 14.1 Inch Widescreen monitor, USB Mouse, 8X DVD +/- RW, Microsoft Office 2007 Basic Edition, 6 Cell Battery and 3 Year Warranty. Approximate retail value of the Grand Prize is \$1,122.78 CAD. Genworth Financial Canada (the "Sponsor") will donate \$60,000.00 CAD towards the building of a new Habitat for Humanity home in a community of the Grand Prize winner's choice. The Grand Prize winner will be able to choose a community from a list of eligible regions.

SECOND PRIZES:

3. There are five (5) Secondary Prizes available to be won, each consisting of one (1) \$100.00 CAD Gift Certificate to Chapters Indigo. Approximate retail value of each Secondary Prize is \$100.00 CAD. On behalf of the Secondary Prize winners, Genworth Financial Canada will donate one (1) \$5,000.00 CAD grant to a Habitat for Humanity affiliate of the winners' choice, which will support the building of a new home in that community.
4. The Prizes in this Contest will not be awarded unless each Prize Winner's parent or legal guardian has signed a Declaration and Release Form, in accordance with the "General" section below.
5. The Prizes in this Contest must be accepted as described in these Official Contest Rules and Regulations and cannot be transferred, assigned,

changed, substituted for another prize, or exchanged in whole or in part, for cash, subject to the provisions set forth elsewhere in these Official Contest Rules and Regulations. All incremental costs in using or claiming a Prize not outlined in the Prize descriptions are the sole responsibility of the Prize Winners.

6. The odds of winning a Prize in this Contest depend upon the quality and number of eligible entries received for each draw.

HOW TO PARTICIPATE

7. No purchase necessary.
8. To enter the Contest online, write a composition, essay or poem (between 200 and 600 words) telling us what the meaning of home is to you and fully complete the official entry form including, but not limited to, the entrant's first and last name, address, city, province, postal code, telephone number and email address on the official entry form found at www.meaningofhome.ca and click "submit" and you will automatically be entered in the Contest.
9. To enter the Contest by mail, write a composition, essay or poem (between 200 and 600 words) telling us what the meaning of home is to you on a blank white piece of paper and include your first and last name, address, city, province, postal code, telephone number and email address, and mail it to "The Meaning of Home Writing Contest", P.O. Box 4446 STN Industrial Park, Markham, ON, L3R 5G9 in a postage-paid envelope.
10. By submitting a composition, essay or poem and entering the Contest, all entrants agree to any rewrites or revisions of their submissions as directed by the Contest Sponsor in their sole discretion, although any such editing will be done in a way that does not change the intent of the composition, essay or poem submitted. All entries must be original and written in English or French to be considered for entry into this Contest.
11. No responsibility is assumed by the Sponsor, their affiliates, subsidiaries, advertising and promotional agencies, their respective directors, officers, employees and assigns, for any disruption to telephone network or lines, computer on-line systems, servers or providers, computer equipment, software or failure of any entry to be received because of technical problems or traffic congestion on the Internet or at any web site, or any combination thereof. The Sponsor assumes no responsibility for lost, late, stolen, misdirected, mutilated, incomplete or illegible entries, as well as any printing, administrative or other error of any kind in connection with this Contest. The Sponsor assumes no responsibility or liability resulting

from user attempts to participate in this Contest or, if required, download any information necessary to participate in this Contest.

ELIGIBILITY

12. This Contest is open only to legal residents of Canada who are students in Grades 4, 5 or 6 and who are residing in Canada at the time of participation in this Contest. Entrants must have parental permission before participating in this Contest.
13. You are not eligible if you are an employee, representative or agent of the Sponsor, or any of the Sponsor's affiliates, subsidiaries, parent or related companies, advertising or promotional agencies or a member of the immediate family or household of any of the above persons.
14. Entries will be accepted during the Contest Period only.

SELECTION PROCESS

15. Starting Monday, November 16, 2009, a panel of judges made up of representatives of the Sponsors (the "Judging Panel") will select four (4) Semi-Finalists from all eligible entries received during the Contest Period from each of the following regions: Atlantic (Newfoundland and Labrador, New Brunswick, Nova Scotia and Prince Edward Island), Prairies (Alberta, Manitoba, Saskatchewan, Northwest Territories and Nunavut), Greater Toronto Area ("GTA", defined as the geographic area within the boundaries of Lake Ontario to the south, Oakville to Alliston to the west, Alliston to Peterborough to the north and Peterborough to Port Hope to the east), Ontario, Quebec and Pacific (British Columbia and Yukon).
16. Starting Monday, December 14, 2009 at 12:01 AM ET, four (4) Semi-Finalist entries from the Atlantic, Prairies, GTA, Ontario, Quebec and Pacific regions will be posted online at www.meaningofhome.ca. Entrants, other Grade 4, 5 and 6 students, teachers, parents and members of the general public may vote for their favourite entries between Monday, December 14, 2009 at 12:01 AM ET and Thursday, December 24, 2009 at 11:59 PM ET (the "Voting Period"). Limit of fourteen (14) votes per person during the Voting Period.
17. After the close of the Voting Period, for each region, the entry with the greatest number of votes will be selected as a Finalist entry.
18. The Grand Prize and Second Prize winners will be selected by the Judging Panel from the six (6) Finalist entries subsequent to the close of the Voting Period. One (1) Finalist will be selected as the Grand Prize winner and the remaining five (5) Finalists will be selected as the Second

Prize winners. The Grand Prize winner does not qualify for a Second Prize. In the event of a tie, Genworth Financial Canada and Habitat For Humanity will determine the final winner selection.

19. The selected entrants will be contacted by telephone, mail or e-mail. In the event a selected entrant cannot be contacted within fourteen (14) days of the selection date, another entrant will be selected in accordance with these rules.
20. In order to be declared the winner of a Prize, a selected entrants' parents or legal guardians must complete and sign a Declaration and Release Form and correctly answer, unaided, a time limited mathematical skill-testing question to be administered at a mutually convenient time over the telephone. There will be only one opportunity to answer the mathematical skill-testing question. An eligible entrant's parent or legal guardian who provides an incorrect answer will no longer be eligible to win a Prize in this Contest. The procedure outlined above will be followed until the Prizes in this Contest have been awarded.
21. The selected entrants' parents or legal guardians will have fourteen (14) days to return their Declaration and Release Form to the independent contest administrator. If the selected entrant does not return their Declaration and Release Form within fourteen (14) days days, the entrant will be declared ineligible and another entrant will be selected in accordance with these Official Contest Rules and Regulations.

ENTRIES

22. All entries become the property of the Sponsor and none shall be returned. Entries may be published by the Sponsors, at their sole discretion, and if published, will not include the entrant's name or address information. By entering this Contest and submitting a composition, essay or poem and entering the Contest, entrants indicate their consent to their personal information being stored, used and processed for purposes concerning this Contest by the Sponsor. The declared Prize Winners' information including his/her name, mailing addresses, telephone numbers and/or e-mail addresses, will be shared with the Sponsor and the independent contest administrator, as required to award the Prizes in this Contest.

RIGHTS RESERVED

23. The Prizes available in this Contest must be accepted as awarded and are not transferable and no substitutions will be made, whether in cash or otherwise, except at the Sponsor's sole discretion. The Sponsor reserves the right to substitute a Prize of equivalent or greater value, in the event

that, for reasons beyond their control, the Sponsor is unable to award a Prize as described in these rules.

24. The Sponsor assumes no responsibility for failure of the internet during the promotional period, or any problems or technical malfunction of any telephone network or lines, computer on-line systems, servers, access providers, computer equipment, software, failure of any email or traffic congestion on the internet or at any website, or any combination thereof including any injury or damage to an entrant's or any other person's computer related to or resulting from playing or downloading any material in the promotion. The Sponsor reserves the right to cancel or suspend the online portion of this Contest should a virus, bug or other cause beyond their reasonable control corrupt the security or proper administration of the Contest, subject to the approval of the Régie des alcools, des courses et des jeux.
25. The Sponsor reserves the right to disqualify any individual that it finds to be in violation of these Official Contest Rules and Regulations or tampering with the Contest process. The Sponsor reserves the right to refuse an entry from a person whose eligibility is in question or who has been disqualified or is otherwise ineligible to participate. Entries generated by script, macro, robotic, programmed, or any other automated means are prohibited and will be disqualified. Any attempt by anyone to deliberately undermine the legitimate operation of this Contest is in violation of criminal and civil laws and the Sponsor reserves the right to seek damages or other legal remedy to the fullest extent permitted by law.

GENERAL

26. By participating in this Contest, entrants' parents or legal guardians agree that they have provided permission to participate in this Contest and to comply with these Official Contest Rules and Regulations and with the decisions of the Sponsor, the Judging Panel and/or the independent contest administrator, which are irrevocable and shall be legally binding in all instances.
27. By participating in this Contest, the Prize Winners' parents or legal guardians agree to sign a Declaration and Release Form in the manner prescribed herein, releasing the Sponsor, their affiliates, respective advertising and promotional agencies, and the independent contest administrator from any liability in connection with this Contest or the Prizes awarded.
28. By participating in this Contest, all entrants and Prize Winners' parents or guardians agree to the use of their names, addresses (city and province

only), photos, and/or images on videotape for publicity purposes relating exclusively to this Contest without compensation.

29. By accepting a Prize in this Contest, the Prize Winners parents or legal guardians absolve the Sponsor, their affiliates, subsidiaries, advertising and promotional agencies, their respective directors, officers, employees and assigns, harmless from and against any and all claims and liability arising out of or in any way connected with the operation of this Contest and use of a Prize. The Prize Winners assume all liability for any injury or damage caused, or claimed to be caused, by participation in this Contest or use or redemption of a Prize.
30. In the event of a dispute regarding the identity of the person entering the Contest electronically, the entry will be deemed to be submitted by the "authorized account holder" in whose name the e-mail account is registered, provided that person meets all eligibility criteria of this Contest. "Authorized account holder" shall mean the natural person assigned to an e-mail address and/or telephone number, by an Internet service provider, on-line service provider, telephone service provider or other organization that is responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address.
31. This Contest and the terms and conditions contained in these Official Contest Rules and Regulations, shall be exclusively governed by and construed in accordance with the laws of the Province of Ontario, Canada and the federal laws of Canada applicable therein. Any dispute arising hereunder shall be adjudicated solely in the applicable court in Toronto, Ontario, Canada.
32. This Contest is subject to all applicable federal, provincial and municipal laws and regulations. Void where prohibited.
33. Any litigation respecting the conduct or organization of a publicity contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any litigation respecting the awarding of a prize may be submitted to the Régie only for the purpose of helping the parties reach a settlement.