

Terms and Conditions- RAI Stone Group's "What Would You Do?" Contest

The Prize: First place winner will receive one (1) free financial analysis provided by RAI Stone Group. This will include a cash based analysis of the winner's company's financial information and, using proprietary predictive technology, model three top strategies for achieving the company's goals through 2012. The prize also includes a free consultation and report based on the data analysis, provided by a member of RAI Stone. The prize may be redeemed by a company only. No personal financial data may be submitted or analyzed through a RAI Stone Analysis.

The Entry Process: The contest is open to legal residents of the United States of America who are 18 years old or older. This contest is open to for-profit businesses only. The entrants must either own their own business or have explicit authorization from the owners/board of directors to enter the contest. Entrants must have permission to provide business financial statements. Entrants may enter the contest via a web form hosted at www.raistonegroup.com. Entrants must enter their first name, email address and company's industry for qualification. All other information is willingly provided by the entrant for use *only* by RAI Stone Group. The ideas submitted by the entrant shall be the sole property of RAI Stone Group.

The Deadline: All entries must be received by Monday, February 27 at 12:00 p.m. Central Standard Time. Entrants will receive a confirmation email after correctly submitting their entry form.

The Prize Delivery: The Grand Prize of a free financial analysis will be provided by RAI Stone Group after the entrant has been selected as the winner and has provided RAI Stone Group with the proper documentation, including but not limited to: income statements from previous 2 business years, balance sheets from previous 2 business years, written authorization to release these forms (if applicable.) The prize will then be delivered to the winner via virtual transmission. An appointment will then be set between an authorized member of the winning company and a representative of RAI Stone Group for a walkthrough of the analysis's findings.

The Winners: Winners will be selected by a panel of unbiased judges who will read and critique each entry according to the following factors, including but not limited to: creativity, community/personal benefit, efficiency, and purpose of the idea. All judging is solely based on the discretion of the judges; RAI Stone Group and its affiliates have no liability in the selection of the winner(s).

Winner Notification: Winner(s) will be notified no later than Monday, March 5, 2012 at 12:00 p.m. Winner(s) will be notified of selection via the email address submitted on the entry form. RAI Stone Group reserves the right to declare multiple winners.

Prize Acceptance: Winners must respond within seventy-two (72) hours of delivery of winner notification email to accept prize. Winners may respond by replying to the winner notification email or by calling the phone number that will be provided in the winner notification email. If prize is not claimed

within seventy-two (72) hours of delivery of winner notification email, entrant will forfeit the prize and the prize will be awarded to a pre-selected alternate winner.

Alternate Winner: The alternate winner will receive the grand prize upon default of original prize winner. The alternate winner will be selected by the same panels of judges that select the original winner. Alternate winner will then be given notification of win in the same manner of the original winner, and must reply to winner notification email within seventy-two (72) hours to claim prize.

Disclaimer: The RAI Stone Group does not, in any way, guarantee that the results found by the Massachusetts Institute of Technology are typical results. The RAI Stone Group does not make any guarantees, expressed or implied, that a company's revenues will increase by using this product. RAI Stone Group reserves the right to modify the terms and conditions of this contest without prior notice to contestants.