

Frederick Goldman and Jewelers Mutual: HINT 2016 Sweepstakes

NO PURCHASE IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. MAKING A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED BY LAW.

TERM:

The HINT Sweepstakes (the "Sweepstakes") entry period commences at 12:01 a.m. Eastern Time on October 24th, 2016, and ends at 11:59 p.m. Eastern Time on November 25th, 2016 (the "Sweepstakes Entry Period"). The Sweepstakes is sponsored by XO Group Inc., 195 Broadway, 25th Floor, New York, NY 10007 ("Sponsor").

ELIGIBILITY:

This Sweepstakes is open to any legal resident of the 50 United States, and the District of Columbia, 18 years or older as of date of entry. Employees of the Sponsor; Prize Provider(s); any promotional companies and advertising agencies participating in the Sweepstakes and employees of their respective affiliates and subsidiaries; any persons involved in the creation, development, or implementation of this Sweepstakes; and any other persons or entities directly associated with this Sweepstakes and any members of their immediate families or households are ineligible to participate. Entries for the Sweepstakes drawing must be received prior to the expiration of the Sweepstakes Entry Period. This Sweepstakes is void in Puerto Rico and the U.S. Virgin Islands and wherever prohibited or restricted by law, and is subject to all federal, state, and local laws and regulations. By submitting an entry form, entrants agree to abide by these Official Rules and all applicable federal, state, and local laws and regulations that govern sweepstakes.

Prizes/Value:

Grand Prize:

One (1) Grand Prize winner will receive one (1) prize package consisting of the following Frederick Goldman and Jewelers Mutual products [Approximate retail value ("ARV"): \$ 13,000]:

- One (1) Karl Lagerfeld Engagement Ring
- One (1) \$1,000 Jewelers Mutual AmEx Gift Card

1st Prize:

One (1) 1st Prize winner will receive one (1) prize package consisting of the following Frederick Goldman and Jewelers Mutual products (ARV: \$9,700):

- One (1) Karl Lagerfeld Engagement Ring
- One (1) \$500 Jewelers Mutual AmEx Gift Card

2nd Prize:

One (1) 2nd Prize winner will receive one (1) prize package consisting of the following Frederick Goldman and Jewelers Mutual products (ARV: \$9,100):

- One (1) Karl Lagerfeld Engagement Ring
- One (1) \$500 Jewelers Mutual AmEx Gift Card

Prizes are Sponsor-specified. The Grand Prize, 1st Prize and 2nd Prize are not transferable or assignable, or redeemable for cash or any other consideration (except that gift card may be used to purchase merchandise at the applicable retailer in accordance with their terms), and no substitutions will be allowed except by Sponsor, which reserves the right to substitute prizes of equal or greater value or nature if advertised prize is not available. The winners are responsible for compliance with all applicable federal, state, and/or local laws and regulations, including, without limitation, the payment of all applicable taxes.

HOW TO ENTER:

You may enter the Sweepstakes by accessing the entry screen at <https://www.theknot.com/partnerships/frederick-goldman-and-jewelers-mutual-drop-a-hint-sweepstakes> and fully completing the on-screen entry form and transmitting the information to the Sponsor during the Sweepstakes Entry Period. Your full name, zip code, email address are required for entry. Limit one entry per person/email address. Normal Internet/phone access and data/usage charges imposed by your online/phone carrier apply. Incomplete or late entries will be disqualified. An entry will be deemed to have been made by the "authorized account holder" of the email address utilized at the time the entry is made. For purposes herein, the "authorized account holder" refers to the person assigned to an email address by an Internet access provider, online service provider, or other organization responsible for assigning email addresses. If an entrant is determined to have sent more than one entry, that entrant will be disqualified. All entries will become the property of Sponsor and will not be returned. Sponsor is not responsible for transmission and/or computer error. For the avoidance of doubt, acceptance of entries or submissions will not be deemed to waive any provisions of these Official Rules, and the entrant may subsequently be disqualified.

RANDOM DRAWING/ODDS OF WINNING/WINNER[S]:

The potential winners of the Sweepstakes will be selected in a random drawing, on or about November 28, 2016, from all eligible entries received. The prizes will be awarded and the winners will be notified via email and/or U.S. mail on or before December 5, 2016, using the contact information provided on the winner's entry form. Each entrant is responsible for the accuracy of the information included in his/her entry. The prize drawings will be conducted by Sponsor. The prize drawings shall be final and conclusive. The odds of winning a Grand Prize, 1st Prize or 2nd Prize will be determined by the actual number of eligible entries received. Potential winners will be required to sign and return an Affidavit of Eligibility, Liability Release, and where legal, a Publicity Release within ten (10) days of notification attempt. Noncompliance within this time period will result in disqualification and forfeiture of the applicable prize, and Sponsor may, in its sole discretion, award the Grand Prize, 1st Prize or 2nd Prize to an alternate winner selected at random from all eligible entries received. If a prize notification is returned as non-deliverable, potential winner will be disqualified and the applicable prize forfeited, and Sponsor may, in its sole discretion, award the prize to an alternate winner selected at random from all eligible entries received. The names of the winners of the Sweepstakes will be

available after January 5, 2017. To obtain this information, send a self-addressed stamped envelope to: HINT Sweepstakes - Winners, c/o XO Group Inc., 195 Broadway, 25th Floor, New York, NY 10007.

CAUTION:

Any attempt by any person to deliberately damage any web site or undermine legitimate operation of a sweepstakes may constitute a violation of criminal and civil laws, and should such an attempt be made, Sponsor reserves the right to seek damages from and/or to prosecute any such person to the fullest extent permitted by law. Any such tampering will also result in ineligibility to win the Grand Prize, 1st Prize or 2nd Prize in the Sweepstakes.

CONDITIONS:

By participating in this Sweepstakes, entrants agree to be bound by these Official Rules and the decisions of Sponsor, which are final in all matters relating to this Sweepstakes, and acknowledge compliance with these Official Rules. Each entrant acknowledges that the Privacy Policy and Terms of Use found on the www.theknot.com website are hereby incorporated by reference and apply to the submission of entries pursuant to these Official Rules. By participating in this Sweepstakes, each entrant hereby agrees to Sponsor's collection and usage of the entrant's personal information and acknowledges that entrant has read and accepted the above-referenced Privacy Policy and Terms of Use.

Sponsor is in no way liable for any damage, loss, or injury resulting from computer malfunctions, misdirected or incomplete entries, or acceptance and use of the Grand Prize, 1st Prize or 2nd Prize. Sponsor and its agents shall have no liability or responsibility for injuries, damages or liabilities caused or claimed to be caused by participation in the Sweepstakes or the use or misuse of a prize. Sponsor reserves the right, in its sole discretion, to cancel, modify or suspend the Sweepstakes should virus, bugs, or other causes beyond the control of Sponsor corrupt the administration, security, fairness, integrity or proper play of the Sweepstakes and award the Grand Prize, 1st Prize or 2nd Prize from all eligible entries received prior to cancellation or suspension.

By entering this Sweepstakes, each entrant hereby voluntarily and irrevocably releases, holds harmless and agrees not to institute any claim against Frederick Goldman Inc., Jewelers Mutual Insurance Company (collectively, "Prize Providers"), Sponsor and any of their respective affiliates and subsidiaries, and their respective officers, directors, shareholders, employees and agents from any losses, damages, or expenses from any and all injuries, losses or damages of any kind arising from or in connection with, either directly or indirectly, (1) the awarding, acceptance, receipt, possession, use and/or misuse of any prize awarded herein; and/or (2) participation in the Sweepstakes or any prize-related activities.

Under no circumstances will any entrant be permitted to obtain awards for, and each entrant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, and entrant further waives all rights to have damages multiplied or increased.

By accepting the Grand Prize, 1st Prize or 2nd Prize, the winners each grant Sponsor permission to use his or her name and likeness for advertising and promotional purposes without any additional compensation (except where prohibited by law). By entering the Sweepstakes, entrants shall be deemed to have agreed to have their entry information made available to the Sponsor. **By entering the Sweepstakes, entrants agree that Frederick Goldman Inc. and Jewelers Mutual Insurance Company and their respective affiliates and subsidiaries may send you promotions and special offers they feel may be of interest to you.** The Sweepstakes is subject to these Official Rules. By entering the Sweepstakes, entrants and the winner agree to waive any right to claim any ambiguity, inequity or error in the Official Rules of the Sweepstakes, and/or of the Sweepstakes itself, and agree to be bound by these Official Rules and by all decisions of, and interpretations of these Official Rules by, the Sponsor, which in all respects shall be final and binding.

THE NEW YORK COURTS (STATE AND FEDERAL) SHALL HAVE SOLE JURISDICTION OF ANY CONTROVERSIES REGARDING THE SWEEPSTAKES AND THE LAWS OF THE STATE OF NEW YORK, WITHOUT REGARD TO CONFLICTS OF LAWS PRINCIPLES, SHALL GOVERN THE SWEEPSTAKES. ENTRANTS WAIVE ANY AND ALL OBJECTIONS TO JURISDICTION AND VENUE IN THESE COURTS AND HEREBY SUBMIT TO THE JURISDICTION OF THOSE COURTS.

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SPONSOR:

XO Group Inc., 195 Broadway, 25th Floor, New York, NY 10007

ADMINISTRATOR:

XO Group Inc., 195 Broadway, 25th Floor, New York, NY 10007