



L u c k i n
N u m b e r s
2009



W. Moreira Franco

Vice President of
Government Funds and Lottery
Caixa Econômica Federal

Dear Friend,

It is with great satisfaction that I present to you the report **Luck in Numbers – 2009**. This report brings together key information about the Federal Lotteries in Brazil and presents sales data, in addition to major events recorded in 2009.

During 2009, we focused on modernizing the Federal Lotteries, a public service that has been managed by the Caixa Econômica Federal for nearly five decades which has an important social role in generating resources for the social programs promoted by the Federal Government and non-governmental entities in Social Security, Sports, Culture, Public Safety, Education, and Health areas.

We gave priority to the modernization of the products we offer to our customers by improving several of our lotteries and creating the Mega da Virada, a special year-end drawing of the Mega-Sena Lotto that paid the highest prize in the history of the Federal Lotteries and was a big hit with lottery players in its very first year. To keep up with the modernization of the products, we have created a marketing campaign that innovates the concept of betting on Federal Lotteries in Brazil. The results of these initiatives have already been seen in 2009, during which sales increased by 28.8% over the previous year, the highest one-year growth increase in the last decade.

CAIXA's Lotteries will face major challenges in 2010, but we believe that the efforts of our team, enhanced by more focused actions, will overcome these challenges and continue supporting the important role of the Federal Lotteries in the Brazilian society.

Enjoy your reading.

A stylized signature of W. Moreira Franco in black ink, accompanied by a purple four-petaled flower icon to its left.

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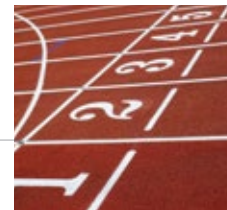
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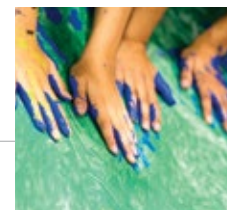
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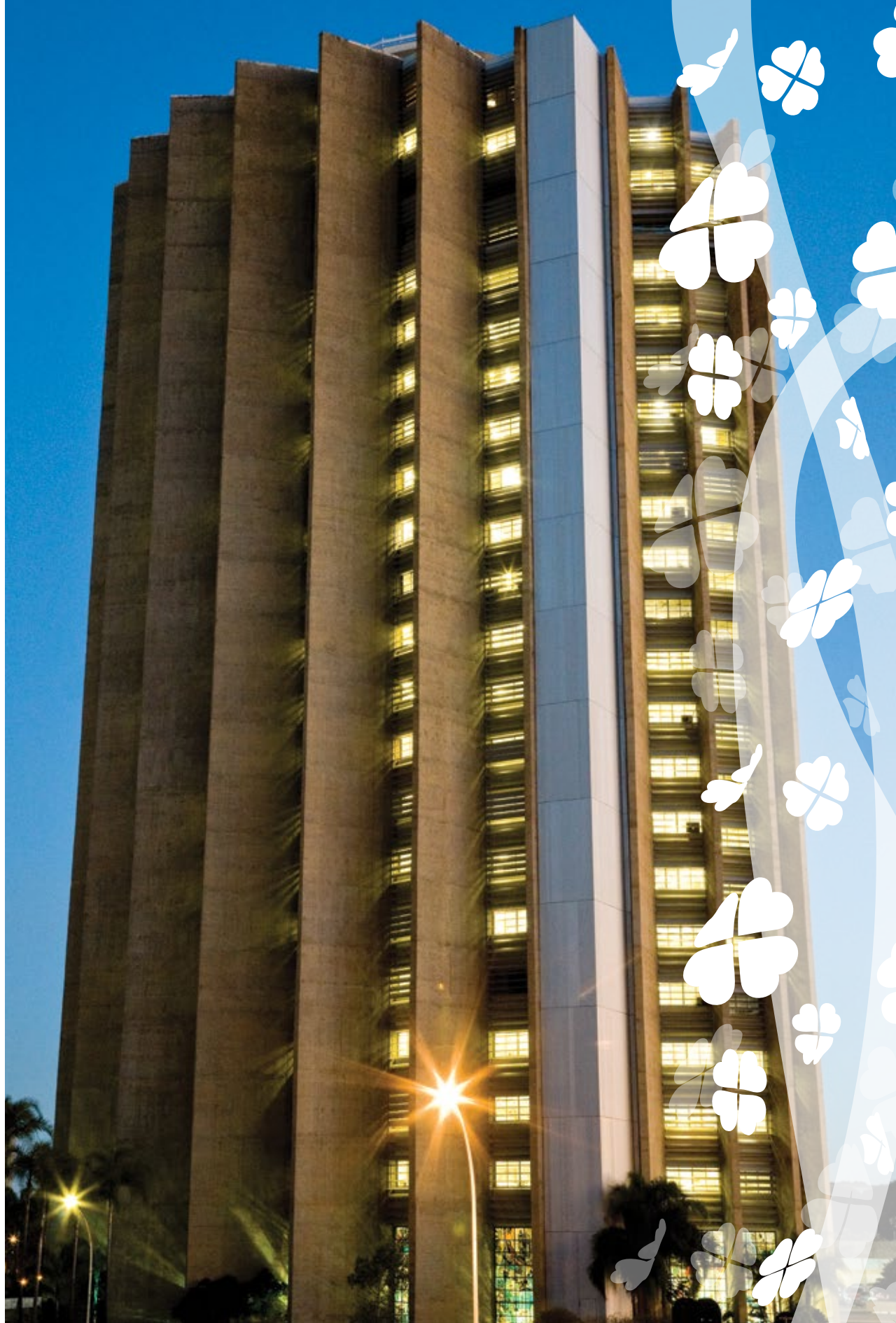


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CAIXA is one of the largest financial institutions in Brazil, with assets of approximately 350 billion Reais (\$199.5 billion) and about 40.000 service points throughout the country, including more than 10.000 points of sale.

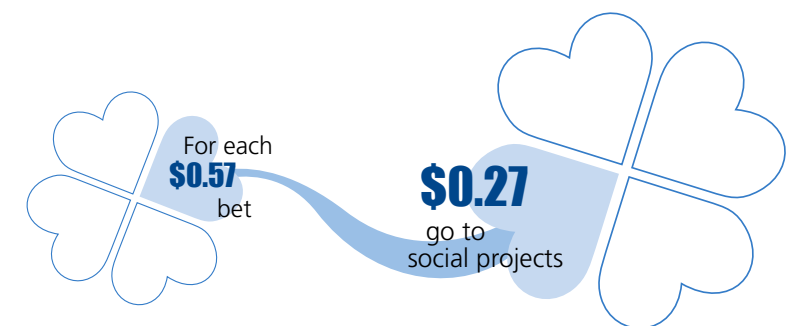
In addition to operating as a bank, CAIXA manages funds, programs and services delegated by the Federal Government – including the Federal Lotteries – and also acts as the major financial agent in government housing and sanitation programs.

Over nearly five decades under CAIXA's stewardship, the Federal Lotteries have provided entertainment and the opportunity for Brazilians to make their dreams come true with the big prizes offered.

While the CAIXA Lotteries provide fun for customers, they have also been established as a safe and steady source of revenue for social programs provided by the Federal Government. Even when lottery players do not win the jackpot, they contribute to society as a whole since R\$0,48 (\$0.27) – including the income tax on the prize – out of each R\$1,00 (\$0.57) bet are transferred to social projects.

In fact, few public services have had as comprehensive a social impact as the Federal Lotteries, which transfer resources to priority sectors such as education, sports, culture, Social Security, public safety and health.

Integrity and transparency with which CAIXA manages the lottery has also contributed to the increased credibility of the Federal Lotteries to the general population, who plays at CAIXA Lotteries wishing your dreams come true.



The year of innovation and modernization of the Federal Lotteries



The year 2009 opened a new cycle of innovation and modernization for our Lottery products.

The actions taken, based on the “the four Ps” of marketing (Product, Promotion, Price and Place), were designed to increase the appeal of the Federal Lotteries products, achieve a younger audience expand its customer base.

PRODUCT

Mega da Virada

The Mega da Virada, a special drawing of the year-end Mega-Sena, was a huge success.

The design of the game – in which the jackpot increased, the prize did not accumulate, and the tickets were sold in advance – allowed the Mega da Virada to offer the highest prize ever paid by a Latin American lottery: R\$144,9 million (\$82.6 million)! That amount was only for the jackpot and doesn't include the other prizes.

The phenomenal Mega da Virada also set new records for total revenue (217.6 million) and highest single-day sales (R\$98,8 million – \$56.3 million – was collected on December 30 alone). The game also had a record 67.9 million tickets issued.

\$56.3 million

in sales on December 30 alone

These results have guaranteed the Mega da Virada drawing a place as an important new event on the national calendar.

Daily Quina

Popular demand for a daily drawings brought about the creation of the Daily Quina.

The opportunity to win Quina prizes from Monday through Saturday pleased lottery players and resulted in a 33.5% sales increase in 2009 vs. the previous year.

The rise in number of sales made rollovers occur more frequently, thus increasing the value of the accumulated prizes, which in turn made the product more attractive.

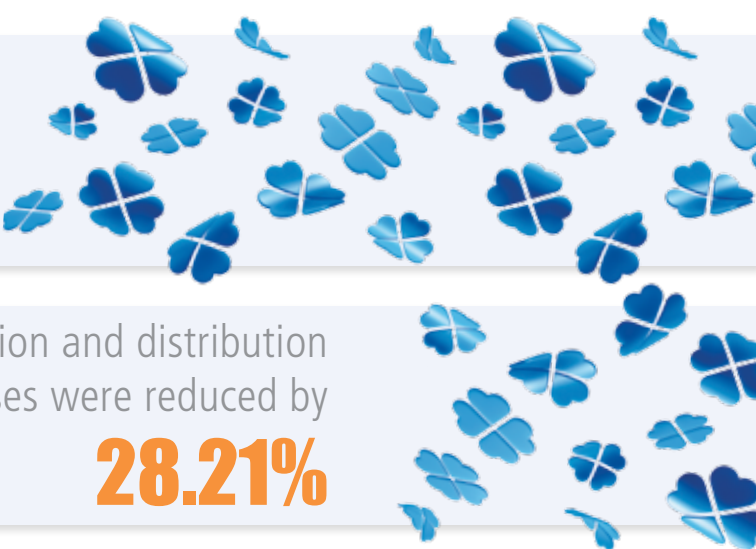
Other factors that contributed to this increase were the price change for bets on 6 and 7 numbers, as well as the redistribution of the prize level paid to the three prize categories, including an increase in the Quina's jackpot.

Sales increased by
33.5%
in 2009.

Creation of a new family of Instant Lottery tickets

Revenue was increased by
47.64%

Paper, production and distribution expenses were reduced by
28.21%



The innovations made in the Instant Lottery consisted of improving the ratio between the ticket price and the prize offered. To that effect, tickets costing R\$1,00, R\$2,00, and R\$3,00 (\$0.57, \$1.14, and \$1.71) – paying R\$60.000, R\$200.000, and R\$600.000 (\$34,200, \$114,000, and \$342,000), respectively – were put on the market throughout the country. The tickets also were given a more modern and colorful design.

In addition to the wider selection of prints on the tickets, customers loved the changes in the games (offering up to three different types of games on the same ticket) and prizes (with a top prize of R\$600.000 – \$342,000 –, largest in the country for this type of game).

With the introduction of the new family of tickets in the Instant Lottery, the product performance in 2009 was notable. In addition to the 47.64% increase in revenues, there was also a 28.21% decrease in expenses for paper purchase, production, and distribution resulting from the elimination of the R\$0,50 (\$0.29) ticket.

Another important strategic move made by the CAIXA Lotteries was launching Instant Lottery tickets focused on regional markets. Customized marketing campaigns and tickets released in the states of São Paulo and Rio de Janeiro significantly boosted the performance of the product in those markets.

The strategy, launched with the São Paulo state ticket issuing, resulted in a 138% increase in the state's instant lottery revenues over a five-month period.

After the excellent results achieved in São Paulo, a regionally targeted ticket line known as the Carioca Family was released in the state of Rio de Janeiro as a continuation of the regional focus strategy. A group of local retailers helped design the game to ensure that the products were aligned to the needs and preferences of the local customer. That is how we created the campaign, "It is Rio's! It is CAIXA's!"

The great attraction of the Carioca products is the higher probability of winning, with one out of every 3.4 tickets offering a prize.

The launch strategy for the Carioca line was also carefully designed. A media campaign, kicked off with an unforgettable performance by singer Dudu Nobre attended exclusively by local retailers, was created to represent Rio de Janeiro's personality. The initial results have been encouraging, with a 163% increase in the number of tickets ordered in the first month.





Repositioning the Federal Lottery

The changes made in the Federal Lottery – which had the same price, prize and rules for more than ten years – contributed to its repositioning in the lottery market.

In addition to increasing the amount of prizes paid out in regular drawings, CAIXA created a monthly drawing with a top prize of R\$1 million (\$570.000), known as the “Federal Millionaire.” This campaign represented the highest point in the improvement of the Federal Lottery during 2009.

A new prize category called Group also was created, featuring both higher prize amounts and an increased probability of winning. There was also an increase in the value of the jackpot, the amount of tickets and prices, which resulted in a significant improvement in performance of the Federal Lottery.

These changes pleased lottery players and resulted in a product sales increase of almost 30% in 2009.



PROMOTION

Communication Strategy

When the marketing campaign, “For the luck, everyone is equal”, launched in March/2009, CAIXA aimed to increase the attractiveness of Federal Lotteries and expand its customer base. The goal was to reach young members of society by inspiring them to see ambition positively via a humorous and relaxed perspective.

A three-step strategy was developed for the campaign. The first step focused the institution and consisted of launching the new concept; the second focused on the concept development to market lottery products; and the third consisted of promoting the product through a series of marketing efforts.

In terms of media, the challenge was to reach the new Brazilian middle class, class C, and attract new lottery players, especially women and young people. Demographically, the audience was defined as being of both genders, from classes A, B, C, D and E, age 18 or older.



PRICE

To create a homogeneous channel strategy, the mass media solution was based on the three action pillars mentioned above. The mix of high media penetration and/or high affinity increased consumers' exposure to the brand, resulting in an experience unlike any in the past. Each medium played a role in bringing the target audience closer to the brand, especially the Web site www.parasortetodomundoigual.com.br, which has innovative features, such as bet suggestions and the GadGet CAIXA, a link that allows the customer to receive the results directly through their iGoogle, blog or Web site. At the end of the campaign, we achieved 98% overall coverage, giving visibility, impact and relevance to the CAIXA Lotteries.

In 2009, CAIXA updated the price of lottery products for the Mega-Sena, the Lotofácil, the Federal Lottery and the Instant Lottery via price adjustments authorized by the Ministry of Finance.

In 2009, 75.1% of the prices in the CAIXA Lotteries product portfolio were adjusted, resulting in a significant increase in the value of the prizes, transfers to the government and revenue.



One of CAIXA Lotteries' strengths is the reach of its retail network. In 2009, CAIXA expanded the number of points of sale by 14.4%, from 8,944 to 10,233 locations in more than 4,000 municipalities throughout the country.

| | | |
|---|---|---|
|  Acre 22 Points of sale |  Maranhão 237 Points of sale |  Rio de Janeiro 782 Points of sale |
|  Alagoas 128 Points of sale |  Mato Grosso 177 Points of sale |  Rio Grande do Norte 158 Points of sale |
|  Amapá 12 Points of sale |  Mato Grosso do Sul 135 Points of sale |  Rio Grande do Sul 708 Points of sale |
|  Amazonas 118 Points of sale |  Minas Gerais 1.239 Points of sale |  Rondônia 68 Points of sale |
|  Bahia 668 Points of sale |  Pará 204 Points of sale |  Roraima 17 Points of sale |
|  Ceará 295 Points of sale |  Paraíba 181 Points of sale |  Santa Catarina 450 Points of sale |
|  Distrito Federal 198 Points of sale |  Paraná 704 Points of sale |  São Paulo 2.475 Points of sale |
|  Espírito Santo 198 Points of sale |  Pernambuco 309 Points of sale |  Sergipe 114 Points of sale |
|  Goiás 403 Points of sale |  Piauí 135 Points of sale |  Tocantins 98 Points of sale |



10,233

Total points of sale



This retail network is fully operated by a lottery processing system developed and managed by CAIXA. In 2009, the number of Lottery and financial transaction terminals installed in points of sale jumped from 24.388 to 30.003, representing an increase of more than 23%.

In addition to being associated with the credibility of the CAIXA brand, points of sale offer other competitive advantages, including the business hours. The points of sale network operates during local business hours, Monday through Saturday. At these locations, customers can place their bets up to one hour before the drawing and also can take advantage of banking and financial services, in addition to cashing Social Security checks.





In 2009, CAIXA Lotteries recorded almost R\$7,4 billion (\$4.2 billion) in collections. The amount of prize increased by R\$748 million (\$426.4 million) and the transfers to the legal beneficiaries increased by R\$802 million (\$457.1 million) compared to 2008.



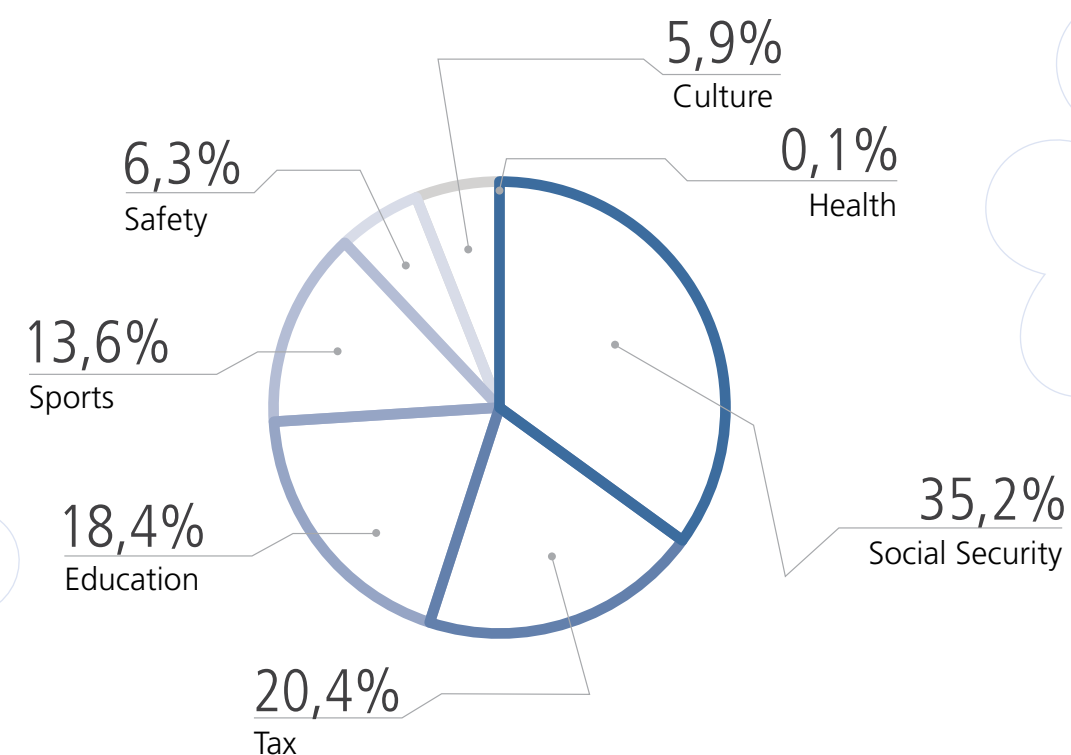
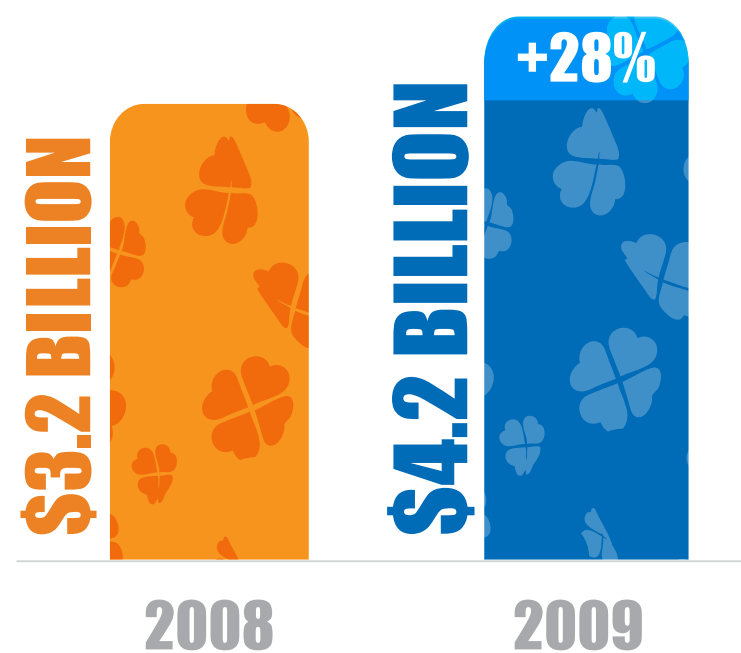
In 2009, the Federal Lotteries revenues increased by 28% in sales compared to the previous year.



The biggest increase came from lotto games, which achieved a 97% increase in sales during 2009.

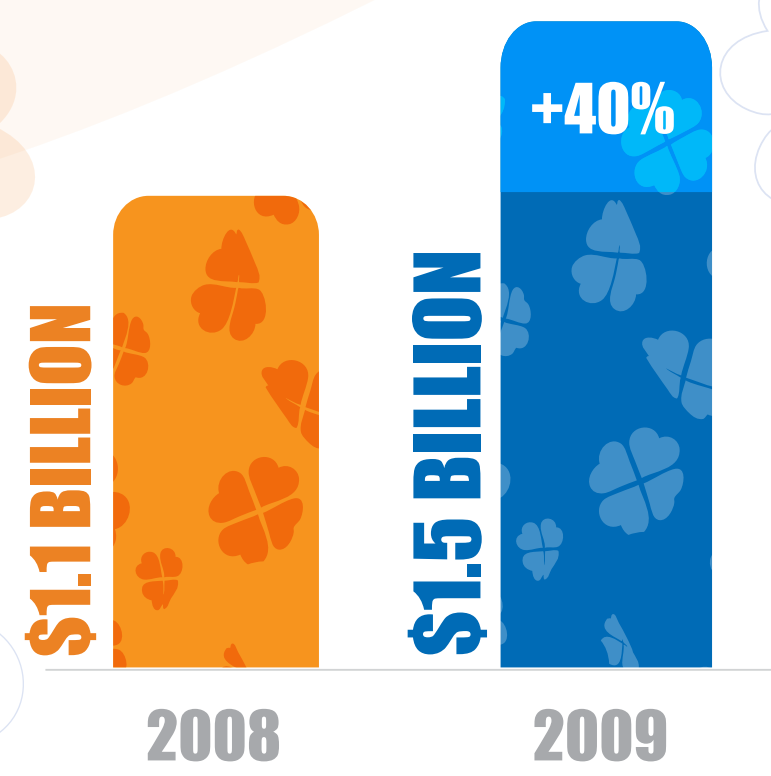
The excellent results obtained in 2009 reaffirm the impact and effectiveness of CAIXA's campaigns during the year.

It should be noted that the Federal Lotteries also generated significant resources for its legal beneficiaries, including the Federal Government and non-governmental organizations. The amount of funds transferred to Social Security, Education, Culture, Sports, Public Safety and Health, in addition to income tax, increased from R\$2,7 billion (\$1.5 billion) in 2008 to R\$3,5 billion (\$2 billion) in 2009.





Lottery players benefited from over R\$2,6 billion (\$1.5 billion) in prizes paid out in 2009, a 40% increase vs. 2008.





In 2009, the CAIXA Lotteries invested in the launch of new products, improved its image in the lottery players mind, and reaffirmed its position in the international market.

MARCH 2009

Launch of the new CAIXA Lotteries campaign



With a special focus on young lottery players and with the goal of updating the Federal Lotteries marketing strategy, CAIXA launched the “For the luck, everyone is equal” campaign. It debuted in early March, during prime time on one of Brazil’s main open TV channels. A 60-second-long commercial was aired to show that when the luck knocks on someone’s door, she does not care if the person is rich or poor, tall or short, a salaried employee or an executive, because anyone can win. The commercial, entitled “Celebrating”, emphasizes that in the CAIXA Lotteries, all lottery players have an equal chance of winning, because the luck chooses the winner. All people need to do is play!

New Federal Lottery and New Release of the Federal Millionaire



New rules for the Federal Lottery went into effect on March 04. In the Wednesday drawings, the jackpot was increased from R\$200.000 (\$114,000) to R\$250.000 (\$142,500), with no increase in the ticket price. On Saturdays, the prizes were increased from R\$300.000 (\$171,000) to R\$600.000 (\$342,000) – in three games. In order to facilitate the understanding of the product rules, the prize category was simplified, going from 17 to 12 ways to win.

The biggest novelty was the creation of the “Federal Millionaire,” which offers an attractive jackpot of R\$1 million (\$570,000) every month. The “Federal Millionaire” also has the longest sale period, with tickets being available at points of sale 40 days in advance, in a single series of 85,000 tickets.

Launch of the Local Instant Lottery – SP



Soon after the State of São Paulo decided to eliminate the state lotteries service, CAIXA spared no effort and, in record time, offered lottery players a replacement product: an instant lottery exclusively for the state of São Paulo. It offers much more attractive prizes to lottery players, with each R\$1,00 (\$0.57) ticket offering the possibility of a jackpot of R\$60.000 (\$34,200).

APRIL 2009

Launch of the New Instant Lottery



Introduced by CAIXA nearly 18 years ago, the Instant Lottery was re-launched in April with many new features. The previous jackpots, R\$15.000 (\$8,600) and R\$25.000 (\$14,300), were increased significantly. The cheapest ticket, costing R\$1,00 (\$0.57), now offers a top prize of R\$60.000 (\$34,200), while the new R\$2,00 (\$1.14) and R\$3,00 (\$1.71) tickets offer jackpots of R\$200.000 (\$114,000) and R\$600.000 (\$342,000), respectively. Nowhere in the country has a prize that large ever been offered by an Instant Lottery game.

AUGUST 2009

Launch of the campaign “The Hexa Cup is Ours”



The “The Hexa Cup Is Ours” campaign was launched in August/2009. It was designed to increase sales by awarding 122 travel packages to the World Cup in South Africa 2010 to retailers and employees who achieved the best sales figures.

SEPTEMBER 2009

Anniversary of the Federal Lotteries and 10 years of Lotomania



On September 15th, CAIXA Lotteries celebrated a historic anniversary: 47 years of making the dreams of millions of Brazilians come true. In addition to paying out billions in prizes, the Lotteries also contribute to the country's social development.

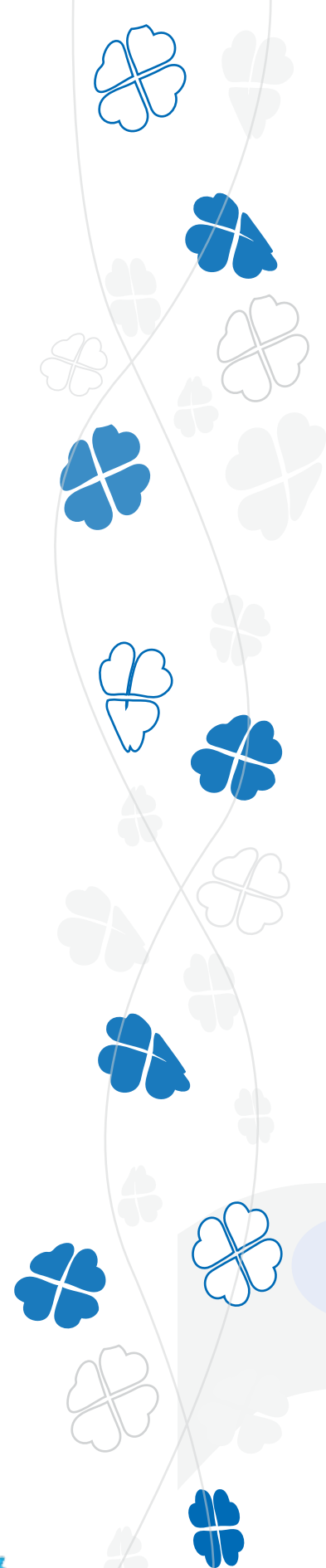
Like the CAIXA Lotteries, the Lotomania's anniversary also is in September, marking 10 successful years of partnership between CAIXA and retailers.



OCTOBER 2009

Launch of Daily Quina

A new phase of the Quina product was introduced on October 5, with drawings Monday through Saturday. Another significant change was an increase in the percentage of the overall revenue paid out as prizes. To ensure the product's continuing appeal, the percentage being paid out to winners of the five-hit jackpot has been increased from 30% to 40%.



CAIXA Lotteries re-election for 1st Vice-President of CIBELAE

During the Assembly Meeting held on October 28, the members of the Corporación Iberoamericana de Loterías y Apuestas de Estado (CIBELAE) re-elected the CAIXA Lotteries as First Vice-President of the corporation, and the position is now held by Moreira Franco, the Vice-President of Government Funds and Lotteries (VIFUG).

As a result, CAIXA remains in command of CIBELAE and participates actively in the discussions concerning the lottery segment of the Latin American market.





DECEMBER 2009



Launch of the Instant Lotto “It is Rio’s! It is CAIXA’s!”

Based on the regional action strategy aimed at improving the performance of the Instant Lottery in the state of Rio de Janeiro, five issues of the regional “It is Rio’s! It is CAIXA’s!” Instant tickets were launched on December 16.

The product was launched with an event attended by several guests and through an advertisement campaign with local appeal featuring singer Dudu Nobre.

Mega da Virada

On December 31, 2009, the Mega da Virada was drawn for the first time and offered a prize of R\$144,9 million (\$82.6 million) for the jackpot, the biggest amount ever paid by a lottery in Latin America. It had two winners, one each in São Paulo and Brasília.

Sales of the Mega da Virada, the most successful Brazilian lottery game in years, started on November 30. Created to provide lottery players with a memorable year-end event, the Mega da Virada closed the year with a bang. Much more than an event with big prizes, the Mega da Virada is now a permanent and eagerly anticipated date on the national calendar for lottery players, who could see their dream of starting the New Year with a lot of money in their pockets come true on December 31.

\$82.6 million

The largest prize ever paid by a Latin American lottery.



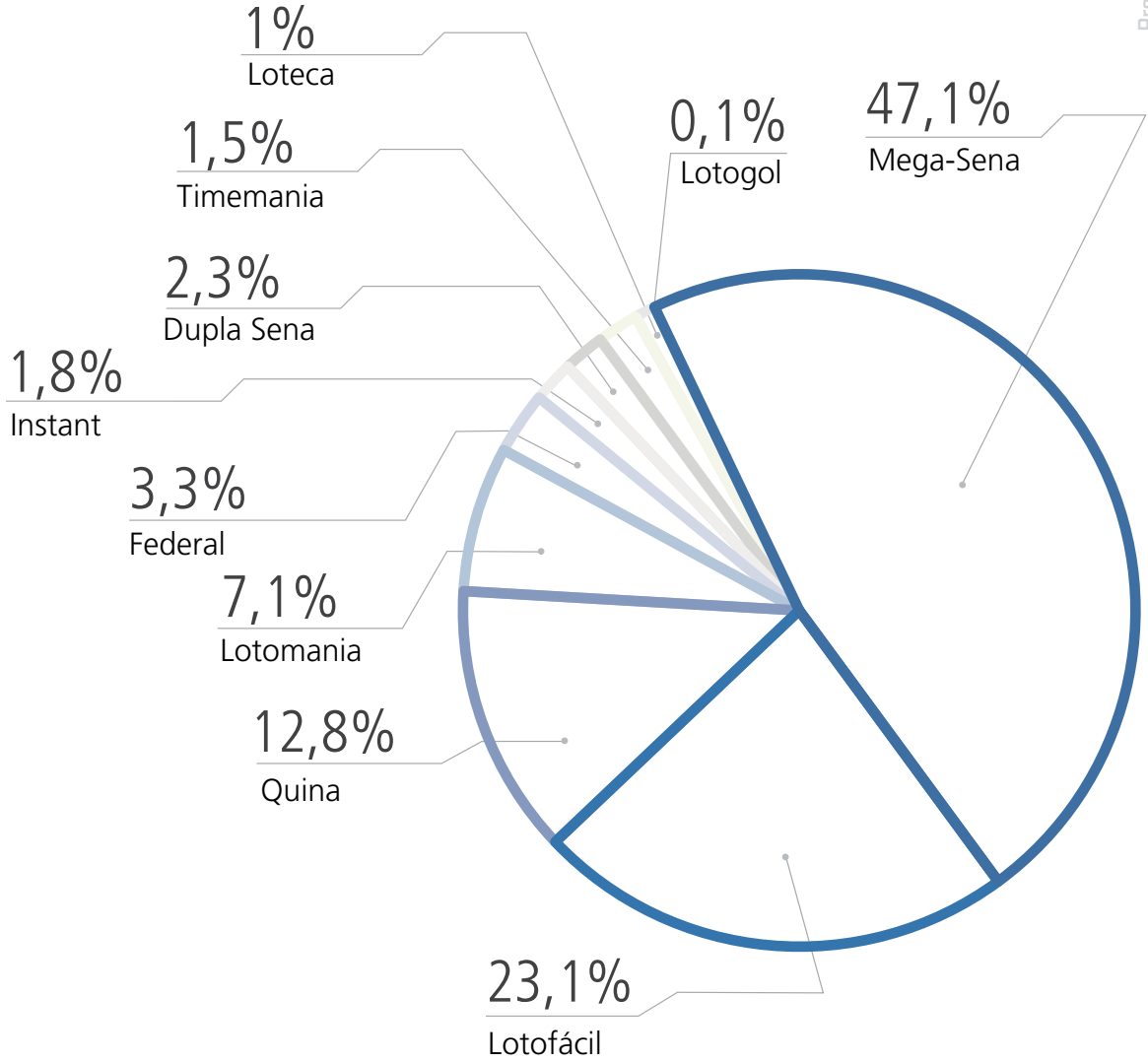


Currently, the CAIXA Lotteries portfolio features 10 lottery products – in the categories of sports lottery and lotto games, special category, the traditional (passive) ticket category and the instant category – that seek to meet the needs of various lottery players.

| CAIXA Lotteries | |
|----------------------|------------|
| Category | Product |
| Sports lottery games | Loteca |
| | Lotogol |
| Lotto games | Mega-Sena |
| | Quina |
| | Dupla Sena |
| | Lotomania |
| | Lotofácil |
| Ticket lottery | Federal |
| | Instant |
| Special lotto game | Timemania |

In all categories, the prizes expire 90 days after the drawing date, and after this period, the prize amounts not collected are transferred to the National Treasury to fund the Higher Education Student Financing Fund (FIES).

The CAIXA Lottery games also feature two distinct playing options: the Surpresinha (in which the system randomly chooses a combination of numbers) and the Teimosinha (in which the Lotto customer chooses to repeat the same set of numbers in subsequent games of the same category).



The Mega-Sena has developed into one of the most popular Brazilian lottery games because it pays more attractive prizes, accounting for 47% of total lottery sales in 2009.

The Lotofácil remains the second-favorite option among lottery players, accounting for 23% of total sales in 2009. This preference is based on the fact that it awards many prizes.

The largest
PRIZES
to make mega dreams
come true.

MEGA-SENA

The Mega-Sena pays millions to any player who hits all 6 numbers drawn, but those who hit 4 or 5 numbers also win. To make the dream of becoming a millionaire come true, the player must choose 6 to 15 numbers among the 60 numbers available on the ticket.

The drawing takes place twice a week, on Wednesdays and Saturdays. A minimum bet of 6 numbers costs R\$2,00 (\$1.14).

The gross prize pool is 44.02% of the collected revenue, distributed in the following manner:

- 35% is distributed among the players who hit the 6 numbers drawn (Sena);
- 19% is distributed among the players who hit 5 numbers (Quina);
- 19% is distributed among players who hit 4 numbers (Quadra);
- 22% is accumulated and distributed among the players who hit 6 numbers in games ending in 0 or 5.
- 5% is accumulated for the jackpot, Sena, in the last game of the year ending in 0 or 5.

Probability of winning the Mega-Sena

| Numbers Played | Bet Value (\$) | Probability of hits (1 in...) | | |
|----------------|----------------|-------------------------------|---------|--------|
| | | Sena | Quina | Quadra |
| 6 | 1.14 | 50,063,860 | 154,518 | 2,332 |
| 7 | 7.98 | 7,151,980 | 44,981 | 1,038 |
| 8 | 31.92 | 1,787,995 | 17,192 | 539 |
| 9 | 95.76 | 595,998 | 7,791 | 312 |
| 10 | 239.40 | 238,399 | 3,973 | 195 |
| 11 | 526.68 | 108,363 | 2,211 | 129 |
| 12 | 1,053.36 | 54,182 | 1,317 | 90 |
| 13 | 1,956.24 | 29,175 | 828 | 65 |
| 14 | 3,423.42 | 16,671 | 544 | 48 |
| 15 | 5,705.70 | 10,003 | 370 | 37 |

If there are no winners in any category, the prize is accumulated and is added to the next game, in the respective prize category.

The year-end game, the Mega da Virada, has some unique characteristics: a) the jackpot is a total accumulation corresponding to 5% of the amount from each regular game throughout the year; b) there is a longer period to buy tickets; and c) a larger percentage is applied to the jackpot. Additionally, if there are no winners in the jackpot (six numbers), the value of that prize is added to the second category (five numbers). If there are no winners in the first or second category, the prize amounts are added to the third category (Quadra).

Number of prizes to receive by hitting

| Bets | 6 numbers | | | 5 numbers | | 4 numbers |
|----------------|-----------|-------|--------|-----------|--------|-----------|
| Numbers Played | Sena | Quina | Quadra | Quina | Quadra | Quadra |
| 6 | 1 | 0 | 0 | 1 | 0 | 1 |
| 7 | 1 | 6 | 0 | 2 | 5 | 3 |
| 8 | 1 | 12 | 15 | 3 | 15 | 6 |
| 9 | 1 | 18 | 45 | 4 | 30 | 10 |
| 10 | 1 | 24 | 90 | 5 | 50 | 15 |
| 11 | 1 | 30 | 150 | 6 | 75 | 21 |
| 12 | 1 | 36 | 225 | 7 | 105 | 28 |
| 13 | 1 | 42 | 315 | 8 | 140 | 36 |
| 14 | 1 | 48 | 420 | 9 | 180 | 45 |
| 15 | 1 | 54 | 540 | 10 | 225 | 55 |

Where it is easy to bet
and even easier to

WIN

LOTOFÁCIL

The Lotofácil is the right game for those who like to bet and win. For only R\$1,25 (\$0.71), players select 15 numbers among the 25 available on the ticket and win a prize if they hit 11, 12, 13, 14 or 15 numbers. There are many chances to win.

The drawings take place at 8:00pm on Mondays and Thursdays.

The gross value of the prize pool is 44.02% of the collected revenue. From that amount, fixed prizes are paid: R\$2,50 (\$1.43) for hitting 11 of the 15 numbers drawn, R\$5,00 (\$2.85) for hitting 12 of the 15 numbers drawn; and R\$12,50 (\$7.13) for hitting 13 of the 15 numbers drawn.

After paying the winners of the prizes with fixed values, the balance of the remaining prize pool is distributed among the other prize categories in the following proportions:

- 70% among the players who hit 15 numbers drawn;
- 30% among the players who hit 14 of the 15 numbers drawn.

If there are no winners in any prize categories, the amount accumulates for the next game and is paid to the players who hit 15 numbers.

Probability of
winning the lotofácil

| Hits | Probability |
|------------|-------------|
| 15 numbers | 1/3,268,760 |
| 14 numbers | 1/21,791 |
| 13 numbers | 1/691 |
| 12 numbers | 1/59 |
| 11 numbers | 1/11 |

With only
5 numbers
the luck picks
the winner.

QUINA

In Quina, players bet on 5, 6 or 7 numbers among the 80 available numbers and win if they hit 3, 4 or 5 numbers. There are 6 total drawings, once daily at 8:00pm Monday through Saturday.

The price for betting on 5 numbers is R\$0,50 (\$0.29), but players can pay R\$2,00 (\$1.14) and compete with 6 numbers, or pay R\$5,00 (\$2.85) and compete with 7 numbers, which increases the chances of winning.

The gross prize pool is 44.02% of the collected revenue, distributed as follows:

- 40% among the players who hit the 5 numbers drawn (Quina);
- 30% among the players who hit 4 of the numbers (Quadra);
- 30% among the players who hit 3 of the numbers (Terno).

If there are no winners in any prize categories, the amounts are accumulated for the next game, in the respective prize category.

Probability of winning the quina

| Numbers Played | Bet Value (\$) | Probability of hits [1 in ...] | | |
|----------------|----------------|--------------------------------|--------|-------|
| | | Quina | Quadra | Terno |
| 5 | 0.29 | 24,040,016 | 64,106 | 866 |
| 6 | 1.14 | 4,006,669 | 21,657 | 445 |
| 7 | 2.85 | 1,144,762 | 9,409 | 261 |

For those who have winning MANIA

LOTOMANIA

In Lotomania, players choose 50 numbers out of 100 and win if they hit 16, 17, 18, 19, 20 or zero numbers. It is simple to bet and easy to win.

In addition to marking the chosen numbers on the ticket, there are other ways to play: players can chose fewer than 50 numbers and let the system complete the game randomly; players can let the system select all of the numbers (Surpresinha); or players can repeat the same game for 2 or 4 consecutive weeks (Teimosinha). Players can also make a new bet, letting the system select 50 numbers that were not in the original game (Mirror Bet).

This is a single bet (50 numbers) and only costs R\$1,00 (\$0.57). The drawings take place on Wednesdays and Saturdays, at 8:00pm. The gross prize pool is 44.02% of the collected revenue, distributed as follows:

- 30% among players who hit 20 numbers;
- 20% among players who hit 19 numbers;
- 20% among players who hit 18 numbers;
- 10% among players who hit 17 numbers;
- 10% among players who hit 16 numbers;
- 10% among players who hit no numbers.

If there are no winners for the “0 hit” category, the amount accumulates for the following game for the 20-hit category. In the other categories (16, 17, 18, 19 and 20 hits), the amounts accumulate for the next game in the respective category.

Probability of
winning the lotomania

| Tiers | Probability |
|------------|--------------|
| 20 numbers | 1/11,372,635 |
| 19 numbers | 1/352,551 |
| 18 numbers | 1/24,235 |
| 17 numbers | 1/2,776 |
| 16 numbers | 1/472 |
| 0 numbers | 1/11,372,635 |

1 TICKET 2 DRAWINGS

**Saving on the bet,
doubling the
chances to win.**

DUPLA SENA

In Dupla Sena, the same ticket gives two chances to win. Players pick 6 to 15 numbers among the 50 available on the ticket and participate in two drawings in the game. If players do not hit the 6 numbers in the first drawing, they can win in the second drawing if they hit 4, 5 or 6 numbers.

The minimum 6-number bet costs only R\$1,00 (\$0.57).

The Dupla Sena is drawn on Tuesdays and Fridays at 8:00pm.

The gross prize pool is 44.02% of the collected revenue, distributed as follows:

- 30% among the players who hit 6 numbers drawn (Sena) in the first drawing (single tier);
- 30% among the players who hit 6 numbers drawn (Sena) in the second drawing;
- 20% among the players who hit 5 numbers drawn (Quina) in the second drawing;
- 20% among the players who hit 4 numbers drawn (Quadra) in the second drawing.

If there are no winners in any prize tier, the amounts are accumulated for the next drawing, in the first drawing single tier.

Probability of winning the Dupla Sena

| Numbers Played | Bet Value (\$) | Probability of hits (1 in...) | | |
|----------------|----------------|-------------------------------|--------|--------|
| | | Sena | Quina | Quadra |
| 6 | 0.57 | 15,890,700 | 60,192 | 1,119 |
| 7 | 3.99 | 2,270,100 | 17,597 | 502 |
| 8 | 15.96 | 567,525 | 6,756 | 263 |
| 9 | 47.88 | 189,175 | 3,076 | 153 |
| 10 | 119.70 | 75,670 | 1,576 | 97 |
| 11 | 263.34 | 34,395 | 881 | 64 |
| 12 | 526.68 | 17,197 | 528 | 45 |
| 13 | 983.82 | 9,260 | 333 | 33 |
| 14 | 1,711.71 | 5,291 | 220 | 25 |
| 15 | 2,852.85 | 3,174 | 151 | 19 |

Number of prizes to receive by hitting

| Bets | | 1 st Drawing | 2 nd Drawing | | | | | |
|----------------|-----------|-------------------------|-------------------------|-------|--------|-----------|--------|-----------|
| | | 6 numbers | 6 numbers | | | 5 numbers | | 4 numbers |
| Numbers played | Bets made | Sena | Sena | Quina | Quadra | Quina | Quadra | Quadra |
| 6 | 1 | 1 | 1 | 0 | 0 | 1 | 0 | 1 |
| 7 | 7 | 1 | 1 | 6 | 0 | 2 | 5 | 3 |
| 8 | 28 | 1 | 1 | 12 | 15 | 3 | 15 | 6 |
| 9 | 84 | 1 | 1 | 18 | 45 | 4 | 30 | 10 |
| 10 | 210 | 1 | 1 | 24 | 90 | 5 | 50 | 15 |
| 11 | 462 | 1 | 1 | 30 | 150 | 6 | 75 | 21 |
| 12 | 924 | 1 | 1 | 36 | 225 | 7 | 105 | 28 |
| 13 | 1,716 | 1 | 1 | 42 | 315 | 8 | 140 | 36 |
| 14 | 3,003 | 1 | 1 | 48 | 420 | 9 | 180 | 45 |
| 15 | 5,005 | 1 | 1 | 54 | 540 | 10 | 225 | 55 |

Where
SOCCER
lovers' guesses are
worth a lot of money.

LOTECA

Loteca is the ideal game for those who understand soccer and love to speculate on game results. To play Loteca, the player chooses one, two (double), or three (triple) columns for each of the 14 competition games. There is a double and triple game limit as listed on the game combination and price table. Participating soccer clubs are printed on the ticket issued at the Lottery window.

The minimum bet is R\$1,00 (\$0.57) and entitles you to one double guess. The more double and triple guesses marked, the greater the price of the ticket, and the greater the chances of winning.

The gross prize pool is 38.28% of the collected revenue, distributed as follows:

- 70% among the players who hit 14 games;
- 15% among the players who hit 13 games;
- 15% among the players who hit 14 games in the drawings ending in 0 or 5.

If there are no winners in any prize tier, the amounts are accumulated for the following drawing in the first prize tier.

The Loteca games take place weekly and the results are released at the beginning of each week. If any soccer game does not take place within the scheduled period of time and is moved up, postponed or cancelled, the soccer game result (for the purposes of the Loteca) will be determined through a random drawing.

Probabilities with minimum bet
(R\$1,00 – \$0.57 – one double guess)

| Tiers | Number of hits | Probability of hits [1 in...] |
|-------|----------------|-------------------------------|
| 1 | 14 | 2,391,485 |
| 2 | 13 | 85,415 |

Probabilities with maximum bet
(3 triple guesses and 5 double guesses = 864 bets)

| Tiers | Number of hits | Probability of hits [1 in...] |
|-------|----------------|-------------------------------|
| 1 | 14 | 5,536 |
| 2 | 13 | 197 |

If you guess all the results, you win. If you guess the results of 4 or 3 games, you also

WIN!

It's hit and hug.

LOTOGOL

In Lotogol, players mark on the ticket the number of goals scored by each soccer team participating in the 5 games of the drawing (0, 1, 2, 3 or more goals). The price of the bet is R\$0,50 (\$0.29).

The gross prize pool is 38.28% of the collected revenue, distributed as follows:

- 40% among the players who guess the scores of the 5 games correctly;
- 30% among the players who guess the scores of 4 games correctly;
- 30% among the players who guess the scores of 3 games correctly.

If there are no winners in any prize category, the amounts are accumulated for the following drawing in the respective prize categories.

The Lotogol games take place weekly and the results are released at the beginning of each week. If any soccer game does not take place within the scheduled period of time and is moved up, postponed or cancelled, the soccer game result (for the purposes of the Loteca) will be determined through a random drawing.

Probability of winning is indicated by 3 prize categories

| Categories | Number of correct scores | Probability of hits (1 in...) |
|------------|--------------------------|-------------------------------|
| 1 | 5 | 9,765,625 |
| 2 | 4 | 81,380 |
| 3 | 3 | 1,625 |

If you show passion for your
TEAM
you can score!

TIMEMANIA

In Timemania, players choose 10 out of a possible 80 numbers, and one "Heart Team" from 80 soccer clubs.

Players win if they hit 3 to 7 of the 7 numbers drawn. They also win if they guess the Heart Team correctly.

The bet costs R\$2,00 (\$1.14) and the gross prize pool is 46% of the collected revenue. From this percentage the payment of fixed prizes will be deducted: R\$2,00 (\$1.14) for the bets with the Heart Team drawn; R\$2,00 (\$1.14) for the bets with 3 winning numbers; and R\$6,00 (\$3.42) for the bets with 4 winning numbers.

After the fixed prize winners are paid, the remaining total allocated for the prizes will be distributed to the other prize categories as follows:

- 40% among the players who hit the 7 numbers;
- 30% among the players who hit 6 numbers;
- 20% for the players who hit 5 numbers;
- 10% is accumulated and distributed to the players who hit 7 winning numbers in drawings ending in 0 or 5.

If there are no winners, the prize accumulates for the next drawing in the 7-hit prize category.

Probability of
hits in Timemania

| Categories | Hits | Probability of hits (1 in ...) |
|-----------------|-----------------|--------------------------------|
| 1 st | 7 | 26,472,637 |
| 2 nd | 6 | 216,103 |
| 3 rd | 5 | 5,220 |
| 4 th | 4 | 276 |
| 5 th | 3 | 29 |
| Heart Team | One soccer club | 80 |

The most traditional
lottery in
BRAZIL
now has millionaire
prizes every month.

FEDERAL LOTTERY

The Federal Lottery is the most traditional lottery with the best chance of hitting the jackpot. It also offers other ways of winning: one of the five major prizes; the thousand, the hundred, and the ten of any of the numbers drawn in the five major prizes and the first prize of ten at individual unit or group games.

Drawings are on Wednesdays and Saturdays with major prizes of R\$250.000 (\$142,500) and R\$600.000 (\$342,000) in the three series, respectively. There is also a special drawing called the Federal Millionaire in which the player tries for the R\$1 million (\$570,000) jackpot in a single series. The largest yearly jackpot in this group is the special Christmas drawing: R\$2 million.

The ticket can be purchased whole or in fractions – each ticket has 10 (ten) fractions and the winnings are proportional to the purchase. The probability of winning the Federal Lottery jackpots depends on the number of tickets issued for each drawing. In the Federal Lottery, players can also try to win prize amounts derived from the major games where the probability of winning is 1 in 5.58.

The largest instant prize in the country. Bets costing \$0.57, \$1.14, or \$1.71 win

**\$34,200,
\$114,000,
or even
\$342,000.**

INSTANT LOTTERY

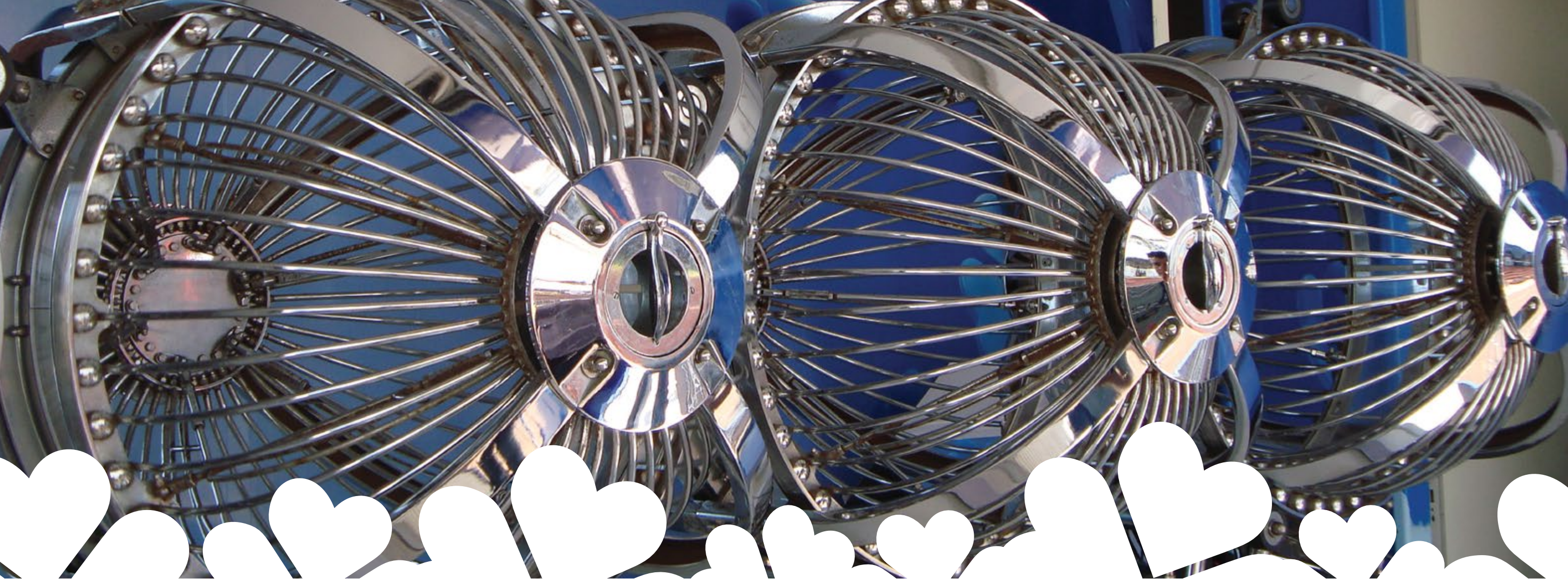
In the Instant Lottery, players buy the tickets and scratch off the hidden fields, revealing combinations of numbers or symbols that instantly determine if they have won a prize.

The prizes, the value and the quantity of tickets vary and are printed on the back of the tickets.

Instant lottery tickets are available for a price of R\$1,00, R\$2,00 or R\$3,00 (\$0.57, \$1.14 or \$1.71), and are sold regionally and nationally.



The drawings for CAIXA Lotteries are done in the Luck Truck, a mobile unit that travels across the country making dreams come true and demonstrating the transparency and integrity of the Federal Lotteries to the Brazilian population. Under special circumstances, the drawings can also take place in CAIXA's auditorium in Brasília, to which the public has free access.



Currently, two mobile units are involved in this drawing system. While one is in the city where the drawing will take place one week, the other is being moved to the city where the drawing will take place in the following week.

The local community participates actively in all drawings, which are conducted in open spaces and are monitored by the press.

The device that releases the numbered balls is triggered by volunteers from the audience and all the procedures are immediately validated by Certified Public Accountants.

Proving the success of the mobile unit model, the Luck Truck has been in use since 1980, visiting more than 65 municipalities in 2009 alone.



In addition to entertaining and fueling the dreams of millions of Brazilians, the Federal Lotteries play an important role in Brazilian society by generating significant funds for governmental and non-governmental social programs.

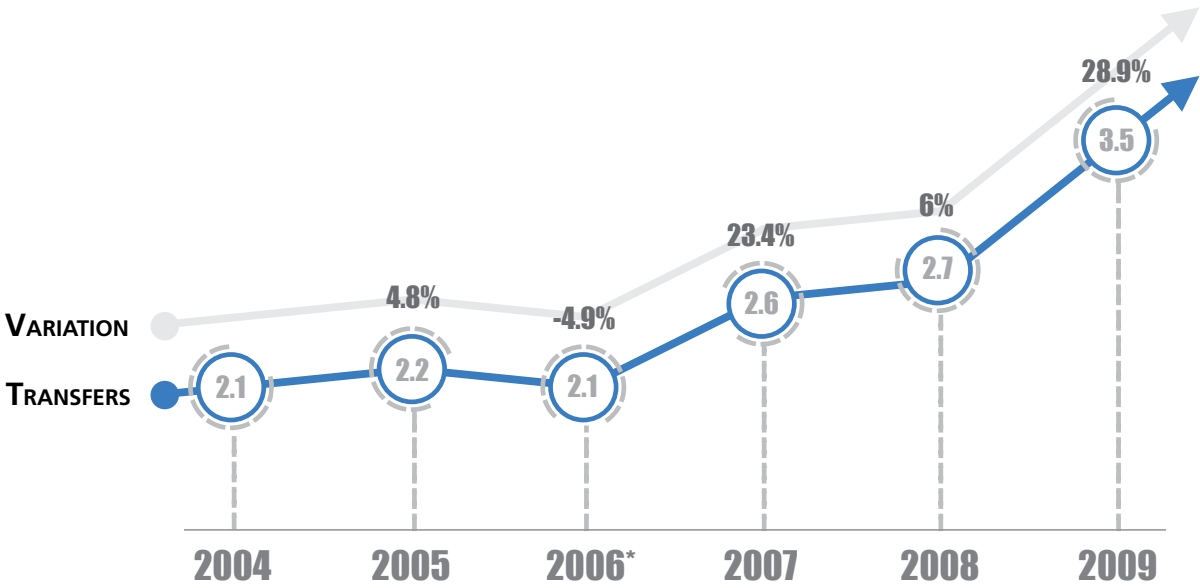
The segments that benefit are: Social Security, education (Higher Education Student Financing Fund), sports (Ministry of Sports, the Brazilian Olympic Committee, the Brazilian Paralympic Committee and soccer clubs), culture (National Culture Fund), security (National Penitentiary Fund) and health (National Health Fund).

In 2009, of the total revenue collected by the CAIXA Lotteries (almost R\$7,4 billion – \$4.2 billion), more than R\$3,5 billion (\$2 billion) were transferred to the legal beneficiaries, which represents a growth of 29% over the previous year.

| Recipient | | 2008* [\$] | 2009* [\$] | Variation |
|-----------------|--|---------------|---------------|-----------|
| Sports | Ministry of Sports | 137,503 | 175,171 | 27% |
| | Soccer Clubs | 18,890 | 18,072 | -4% |
| | Brazilian Olympic Committee - COB | 53,479 | 68,316 | 28% |
| | Brazilian Paralympic Committee - CPB | 9,598 | 12,138 | 26% |
| | Subtotal for Sports | 219,470 | 273,697 | 25% |
| Education | Higher Education Financing Fund - FIES | 228,620 | 295,288 | 29% |
| | Expired prizes transferred to FIES | 58,009 | 74,684 | 29% |
| | Subtotal for Education | 286,629 | 369,972 | 29% |
| Culture | National Culture Fund - FNC | 91,951 | 118,509 | 29% |
| Public Safety | National Penitentiary Fund - FUNPEN | 98,246 | 126,022 | 28% |
| Social Security | Social Security | 499,590 | 707,203 | 42% |
| Other | Health and Special Tests (APAE, Red Cross) | 2,175 | 2,106 | -3% |
| Subtotal | | 1,198,060 | 1,597,509 | 33% |
| IRS | Income Tax | 352,624 | 409,139 | 16% |
| Total | | 1,550,683 | 2,006,647 | 29% |

* Amounts in thousands

The sum of transfers made over the past five years totals more than R\$16,5 billion (\$9.4 billion), secured by the CAIXA Lotteries to fund Federal Government social projects benefitting core segments of the society.



*The year in which CAIXA implemented its own technological operations system of the Federal Lotteries.





The CAIXA Lotteries, official sponsor of the Brazilian Paralympic Committee, initiated this partnership in 2004, the year of the Paralympic Games in Athens.

Since then, the Brazilian parasports have shown continuous and significant growth. From 2004 to 2008, Brazil rose from 14th to 9th place, a result of the Beijing 2008 Olympics, and won 1st place in medal ranking in the 2007 Rio Parapan-American Games.

Between 2004 and 2009, the resources invested in sponsorship of the Brazilian paralympic sports totaled R\$27 million (\$15.4 million). In 2009, CAIXA Lotteries invested a total of R\$7 million (\$4 million) in sponsorships.

Some of these resources are dedicated to the CAIXA Lotteries Brazilian Paralympic Athletics and Swimming Circuit, which has brought growth and visibility to paralympic sports in the country since 2005. From its inception, this has been the biggest parasports event in Brazil and has given our athletes a competitive schedule of high level events throughout the year.

The CAIXA Lotteries also sponsors international events and participates in competitions that promote camaraderie between our athletes and some of the other best athletes in the world.

CAIXA Lotteries' sponsorship also includes the payment of a monthly stipend to some of the top national parasports athletes. This program, called High Level Athletes, allows the selected competitors to devote themselves exclusively to training in order to raise their performance to the level required for competition in major international events, such as the Paralympic Games.

In addition to promoting the development of paralympic sports, CAIXA Lotteries' sponsorship encourages athletes to reach their potential and promotes social inclusion through a sense of citizenship and self-esteem.



In line with the principles of Corporate Social Responsibility, the CAIXA Lotteries print pictures of missing children registered in the National Council for Children and Adolescents Rights (CONANDA) on its tickets.

Based on an agreement signed with the Special Bureau on Human Rights (SEDH) and the National Council for Children and Adolescents Rights (CONANDA), CAIXA prints pictures of missing children and adolescents on the tickets of at least one monthly issue of the Federal Lottery. The initiative is part of the "With your help, this longing can end" campaign launched in 2004, which aims to help locate missing children and teenagers.

Lottery entrepreneurs collaborate with this initiative by posting tickets in visible places and encouraging customers to buy the product. In addition to increasing profitability, the sale of Federal Lottery tickets in the campaign "With your help, this longing can end" fulfill an important social role by restoring the hope of finding a missing child to thousands of Brazilian families.



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