



# 2010

Luck in Numbers





## Message from the President

It's almost fifty years since the Federal Government delegated the management of the lotteries to CAIXA, with the important mission of raising resources to finance social projects throughout the country.

Looking back over the history of CAIXA Lottery since then, we are satisfied that we are fulfilling this mission that was entrusted to us, and continually strengthening the social role of the Federal Lotteries with society.

The partnership between CAIXA and the lottery retail network has given thousands of Brazilians the chance to see their dreams come true, through the prizes distributed by the Federal Lotteries. This network has also promoted participative citizenship in all parts of the country, by enabling social inclusion of people, through the payment of social benefits guaranteed by the Federal Government and access to basic day-to-day services such as payment of bills, obtaining credit and opening bank accounts.

Now is a time for celebration, having reached the end of 2010 with excellent results that reinforce the synchrony that exists between the Federal Lotteries and CAIXA – the public bank that has been part of the lives of millions of Brazilian citizens for nearly 150 years.

A stylized signature of Maria Fernanda Ramos Coelho in a light blue color.

Maria Fernanda Ramos Coelho  
President  
Caixa Econômica Federal

## Letter of Presentation

Dear friend,

After the end of a year characterized by huge prizes paid out by the Federal Lotteries, and the setting of new sales records, I am pleased to present to you the report Luck in Numbers – 2010.

Last year marked the first edition of this publication, which is a rendering of accounts presented by the Caixa Econômica Federal, concerning its action in the management of the Federal Lotteries and the social results generated by the lotteries, for Brazilian society. It is important to emphasize that social programs of the Federal Government in the areas of Social Security, Sports, Culture, Public Safety, Education and Health, as well as social projects implemented by non-governmental entities, are financed by resources passed on by the CAIXA Lotteries.

In 2010, we stepped up our actions to modernize the lottery products and processes, in order to increase the attractiveness of the Federal Lotteries and strengthen their potential to generate resources for social causes. The main event of the year was the Mega da Virada, a special drawing of the Mega-Sena held on 31 December, which paid out the highest ever prize in the history of the Federal Lotteries, and was a big hit with Brazilian lottery players. The improvement of various products in our portfolio was another initiative that was very popular with the public, and yielded excellent results. We also invested in replacing the two Luck Truck units, the vehicles that are used to carry the drawings to every part of the country, inaugurating a new phase for the Federal Lottery drawings, with more efficiency, quality and transparency.

The results of all this commitment are presented in the revenues of R\$ 8.8 billion (US\$5.3 billion) - a growth of 19.8% over 2009 - and in the amounts transferred to social projects - R\$ 4.1 billion (US\$2.5 billion).

Analyzing the advance made by CAIXA Lotteries in the year that has just ended, we are very satisfied, and even more motivated to face the challenges to come. We know that modernizing the lotteries and expanding our client base are linked to the offer of new playing options, the diversification of points of sale, and the adoption of new forms of electronic payment, offering greater ease and convenience to players.

We are certain that all these challenges will be overcome as, with qualified and committed teams at CAIXA and in the lottery retail network, we will be able to improve the lottery products still further, and continue strengthening the important social role of the Federal Lotteries in Brazil.

We hope you enjoy reading this report.



Joaquim Lima de Oliveira  
Vice-President of Government Funds and Lotteries  
Caixa Econômica Federal

# Summary

<b>Profile</b> .....	<b>9</b>
CAIXA and the Lotteries: a partnership the size of Brazil .....	10
To play on luck, you need trust .....	12
Ten products to suit all tastes and dreams .....	16
Lottery points of sale from the North to the South of Brazil .....	28
<b>Actions and Results</b> .....	<b>31</b>
2010: a year of betting on great prizes and innovation .....	32
Technology, Communication, Certification .....	42
When we dream together, the results are always great .....	46
<b>Corporate Social Responsibility</b> .....	<b>51</b>
One game, millions of prizes .....	52
CAIXA Lotteries: official sponsor of the Brazilian Paralympic Committee .....	60
Social and environmental responsibility. CAIXA Lotteries invests in creating a better world .....	64

*Amounts stated in Brazilian currency in this report were converted to U.S. dollars based on the currency exchange rate of the Brazilian Central Bank on December, 31, 2010: R\$ 1 = US\$0.60*



# Profile

# CAIXA and the Lotteries: a partnership the size of Brazil



For almost half a century, CAIXA has offered, to Brazilians attractive lottery products that are in line with the trends of the global lottery market, giving them concrete opportunities to make their dreams come true through the big prizes offered.

# CAIXA and the Lotteries: a partnership the size of Brazil



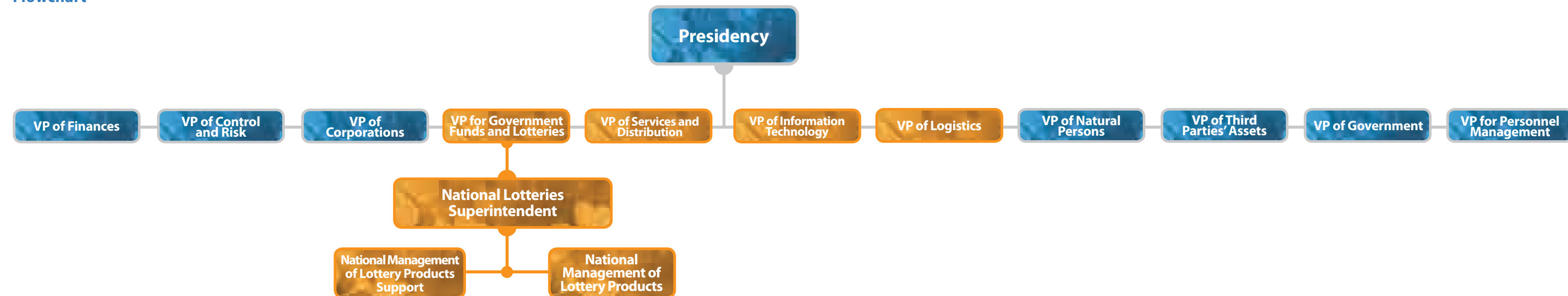
With 150 years in existence, CAIXA is now one of the largest financial institutions in Brazil, with assets of around R\$ 410 billion (US\$246 billion) and about 40.000 service points throughout Brazil, including 10,691 lottery points of sale.

Besides operating as a bank, CAIXA, as a public company, also manages funds, programs and services delegated by the Federal Government – as in the case of the Federal Lotteries – and also acts as the principal financial agent in government housing and sanitation programs.

To manage this wide range of activities, its corporate structure has eleven Vice-Presidents; the management of the public service of the Federal Lotteries comes

under the remit of the Vice-President for Government Funds and Lotteries (VIFUG) which is managed and run through the National Lotteries Superintendent (SUALO) and its management units which are structured according to the flowchart below. But despite this fact, and because CAIXA adopts a model that is segmented by processes, the management of the Federal Lotteries also covers activities under the responsibility of other Vice-Presidents. The main ones are: The Vice-President of Service and Distribution (VIGAT), who is in charge of managing lottery points of sale, the Vice-President of Information Technology (VITEC), who is responsible for managing the CAIXA lottery systems, and the Vice-President of Logistics (VILOG), who is in charge of managing contracts and materials suppliers (lottery tickets and thermal paper rolls).

Flowchart



# To play on luck, you need trust

A striking characteristic of the Federal Lotteries is the security and competence with which it manages its processes: a history of reliability that is of inestimable value, built by CAIXA with lottery players and the general population over nearly five decades.

All the processes and operating routines related to the games, operating the drawings and determining the winning games are submitted to a strict control system, to ensure total security of the information and legal compliance in all the operations of CAIXA Lotteries.

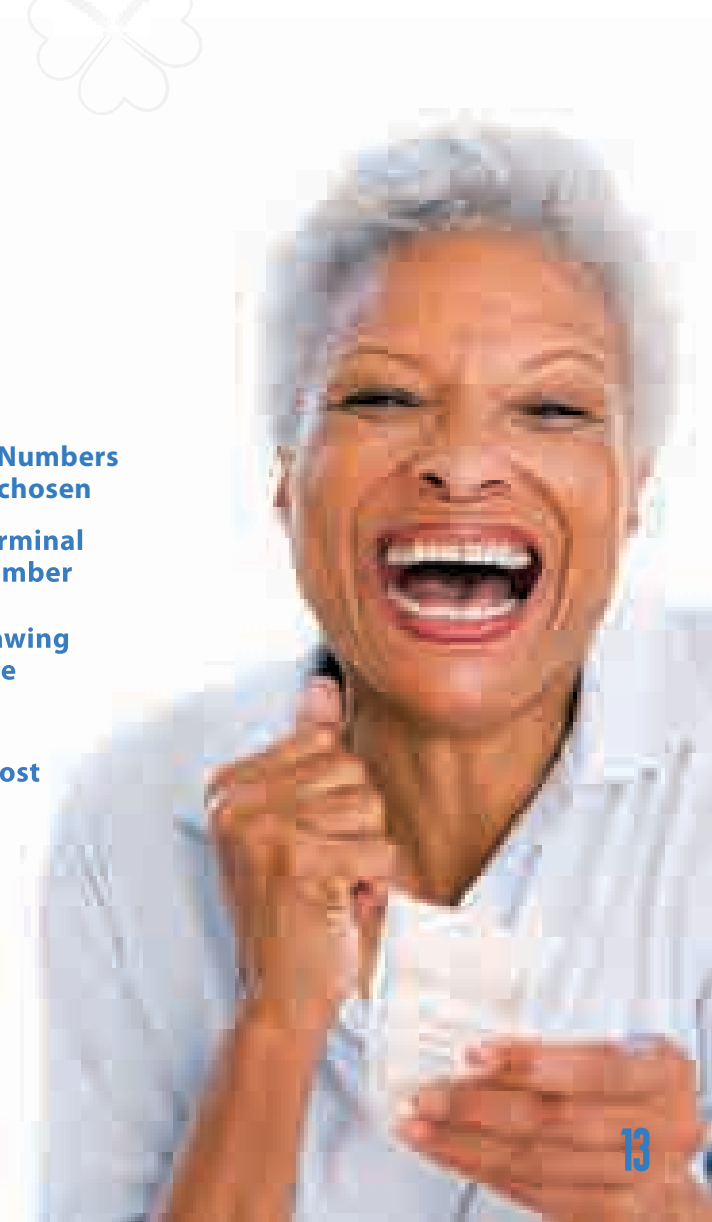
## System of receiving and processing games

The CAIXA Lotteries system for receiving games was implemented according to the best security practices. Following a strict set of procedures ensures total security and integrity of the information and respective operating procedures, preventing any tampering with the data of games placed, or any new games from being placed after the close of sales, which takes place one hour before the winning numbers are drawn.

Games are received and processed in real time, ensuring that all the tickets sold are included in the respective draw, as the receipt is only issued after the game has been processed by the lottery system. And CAIXA adopts yet another safety requirement; after each purchase, the system records and prints the following information on the receipt: date and time, code of the lottery point of sale, game receipt, security code, and other information that ensures the transaction is effectively processed.

## Determining the winning ticket

One hour before each drawing, the sales system is blocked for the receipt of new games, or any kind of alteration to games already made. After the results of the drawing, the winning numbers are fed into the system and the routine of determining the winning ticket is initiated. The total amount collected in revenue, the amounts in prizes, the number of winning tickets, and the respective distribution of the prize money are determined and checked.



## Technical audits

The management of the Federal Lotteries is regularly inspected by control bodies, like the Brazilian Court of Audit (TCU) and the Office of the Comptroller General (CGU). The Internal Audit of CAIXA also closely monitors the respective operating processes.

## Maintaining records of prizes paid

CAIXA keeps records of all the prizes paid, and stores the identification data of the winners, who collect their prizes at one of its bank agencies. Information on the winners is only made available to bodies with legal authority to demand it, in order to protect the winners' assured legal right to confidentiality of data.



Branch of Caixa Econômica Federal

## Prevention of the crime of money laundering

CAIXA rigorously observes the regulations of the Council for Financial Activities Control (COAF) for the prevention of money laundering, routinely sending information on the payment of prizes, according to the parameters stipulated by that body. This information supports the COAF in its action against the possible practice of money laundering through prizes paid by the Federal Lotteries.

## Responsible Gambling

Another characteristic of the administration of the Federal Lotteries by CAIXA is the company's commitment to responsible gambling. In recognition of the implementation of the principles of responsible gambling in the lottery operations, CAIXA is certified at level 1 of the Responsible Gambling Framework of the World Lottery Association (WLA), which aims to certify the actions adopted by the State Lotteries to minimize the potential damage caused to society by the exploration of gambling games.

WORLD LOTTERY  
ASSOCIATION



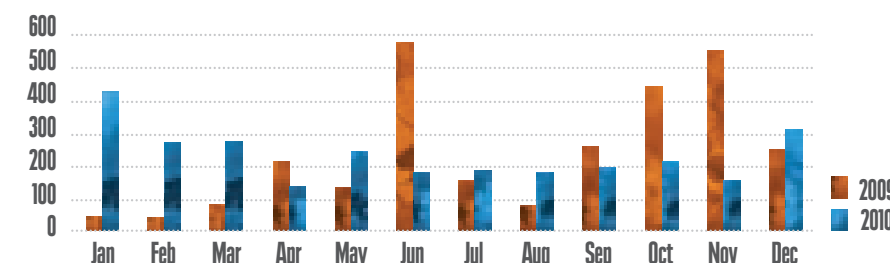
**CERTIFIED**  
**WLA RESPONSIBLE GAMING**  
**FRAMEWORK**  
**LEVEL 1 / VALID UNTIL 2012**

## Customer Services and Ombudsman

The Customer Services (SAC) and Ombudsman of CAIXA are important tools for customer service, and are also very useful instruments for the quality control of lottery products and the services provided by the lottery retail network, indicating possible flaws and needs for improvements. The total number of comments received in 2010 was 2,749 – including suggestions, praise and complaints – a decrease of 1.7% in relation to the total of 2,796 comments recorded in the previous year.

Comments are monitored systematically, through management reports issued monthly, with information on recurring themes, which enables the use of suggestions and complaints as the basis for optimizing products and perfecting the lottery processes.

Number of comments recorded in 2009 and 2010



Source: NM of Lottery Products Support – GEALO

It is important to highlight that the quality and efficiency of customer services, and dealing adequately with any failures pointed out by them, are the main strategies of the CAIXA Lotteries for reducing the number of complaints.

# Ten products to suit all tastes and dreams

To meet the needs of various player profiles, CAIXA Lotteries have a product portfolio of ten lottery products, distributed in the categories of sports lottery and lotto games, special category, and the traditional ticket category. These products each have different prize ranges and probabilities, giving players many options to try for the jackpot.

The offer of greater facility for players is another objective of CAIXA, and with this in mind, the company offers two playing options in the Federal Lotteries: the *Surpresinha*, in which the system randomly generates a combination of numbers; and the *Teimosinha*, in which the player chooses to repeat the same set of numbers in different and subsequent games within the same lottery category.

## LIST OF PRODUCTS BY CATEGORY

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

*It's the game that pays out millions to a player who matches all 6 numbers drawn*

# Mega-Sena

The Mega-Sena, the main product of the CAIXA Lotteries, is the game that pays out millions to a player who matches all 6 numbers drawn, but those who match 4 or 5 numbers also win. To make their dream of becoming a millionaire come true, the player must choose 6 to 15 numbers from the 60 available on the ticket.

The drawings are done twice a week, on Wednesdays and Saturdays, and the minimum entry, with 6 numbers, is R\$ 2.00 (US\$1.2).

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

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

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

The **Mega da Virada** is a special year-end drawing of Mega-Sena, and has its own characteristics:

- longer period to play;
- different ticket;
- higher percentage allocated to the jackpot, which ensures the offer of a big prize;
- no accumulation of the jackpot, if no-one matches 6 numbers all of the jackpot pool may roll down to the next winning prize level (Quina), also if there is no match for 5 numbers, the jackpot pool may roll down to next prize level (Quadra).

# Lotofácil

*It's the ideal game for those who like to play, and particularly, to win.*

The Lotofácil is the ideal game for those who like to play, and particularly, to win. With just R\$ 1.25 (US\$0.75), the player selects 15 numbers from the 25 available on the ticket, and wins a prize if matches 11, 12, 13, 14 or 15 numbers. There are lots of chances to win. Drawings take place twice a week, on Mondays and Thursdays.

The gross prize payout is 44.02% of the collected revenue, from which the payment of the fixed value prizes are deducted:

- R\$ 2.50 (US\$1.50) match 11 numbers from the 15 numbers drawn;
- R\$ 5.00 (US\$3.00) match 12 numbers from the 15 numbers drawn;
- R\$ 12.50 (US\$7.50) match 13 numbers from the 15 numbers drawn;

After determining the winners of the fixed value prizes, the remaining value is distributed among the other prize categories, in the following percentages:

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

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

# Quina

*There are 6 drawings a week: from Monday to Saturday.*

In the Quina, the player selects 5, 6 or 7 numbers from the 80 numbers available, and wins a prize if matches 3, 4 or 5 numbers. There are six drawings per week: from Monday to Saturday.

The price of a 5-number game is R\$ 0.50 (US\$0.30), with R\$ 2.00 (US\$1.20) allows the player to select six numbers. Playing R\$ 5.00 (US\$3.00) gives the player seven numbers, increasing his chances of winning.

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

- 35% among the players who match 5 numbers (Quina);
- 25% among the players who match 4 numbers (Quadra);
- 25% among the players who match 3 numbers (Terno);
- 15% is accumulated for the 1st prize category (Quina) of the special game on 24 June of each year.

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



# Dupla Sena

*With just one ticket, the player has two chances of winning.*

In the Dupla Sena, with just one ticket, the player has two chances of winning. Players simply pick 6 to 15 numbers from the 50 available on the ticket, to take part in two drawings in the game. Players who matches 4, 5 or 6 numbers in the first or second drawings win a prize. The Dupla Sena is drawn on Tuesdays and Fridays, and the minimum game, of 6 numbers, costs just R\$ 1.00 (US\$0.60).

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

- 30% among the players who match 6 numbers (Sena) drawn in the first drawing;
- 15% among the players who match 5 numbers (Quina) drawn in the first drawing;
- 10% among the players who match 4 numbers (Quadra) drawn in the first drawing;
- 20% among the players who match 6 numbers (Sena) drawn in the second drawing;
- 15% among the players who match 5 numbers (Quina) drawn in the second drawing;
- 10% among the players who match 4 numbers (Quadra) drawn in the second drawing;

If there are no winners in any prize category, the amount is accumulated for the following drawing, in the first category of the first drawing.



# Lotomania

*Players choose 50 numbers out of 100, and win if they match 16, 17, 18, 19 or 20 numbers.*

In the Lotomania, players choose 50 numbers out of 100, and win if they match 16, 17, 18, 19 or 20 numbers. But they also win if they have no match numbers. Besides marking the chosen numbers on the ticket, there are other ways to play: players can choose fewer than 50 numbers and let the system complete the game, or they can make a new game, letting the system select the other 50 numbers not recorded in the original game (Mirror Game). It is simple to play and easy to win.

The price of a game is only R\$ 1.00 (US\$0.60). The drawings take place on Wednesdays and Saturdays. The gross prize payout is 44.02% of the collected revenue, distributed as follows:

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

If there are no winners in the zero match category, the amount accumulates for the following game, in the first category of prizes corresponding to 20 numbers match. In the other categories (16, 17, 18, 19 and 20 matches) the amount accumulates for the next game in the respective category.



# Loteca



Loteca is the ideal game for soccer fans, and those with skill in speculating 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 in the game combination and price table. Participating soccer clubs are printed on the tickets, and are also shown in notices displayed in the lottery points of sale.

The minimum game is R\$ 1.00 (US\$0.60), which entitles the player to one double. The more double and triple guesses marked, the higher the price of the ticket, and the greater the chances of winning.

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

- 70% among the players who match 14 games;
- 15% among the players who match 13 games;
- the remaining 15% is distributed among the winners who match 14 games in jackpot pools ending in 0 or 5.

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

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 because it was moved up, postponed or cancelled, the soccer game result, for the purposes of the Loteca will be determined by a random drawing.

*Loteca is the ideal game for soccer fans.*



# Lotogol

In Lotogol, players mark on the ticket what they think will be the number of goals scored by each soccer team participating in the 5 games of the drawing. The price of the game is R\$ 0.50 (US\$0.30).

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

- 40% among the players who guess the scores of the 4 games;
- 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 category.

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, because it has been moved up, postponed or cancelled, the soccer game result, for the purposes of the Lotogol, will be determined through a random drawing.

*Players mark on the ticket what they think will be the number of goals scored by each participating soccer team.*



# Timemania

Players who match 3 to 7 of the 7 numbers drawn win a prize. They also win if they guess the Heart Team correctly.

The Timemania was instituted by the Federal Government in 2006, as part of a program to raise finances for the soccer clubs, which includes the repayment by installments of tax debts and payments of the Fundo de Garantia do Tempo de Serviço (FGTS) (Government Severance Indemnity Fund). Based on negotiations between the clubs with their creditors, and observing the portion of distribution of collected revenue from this product that is due by law to the clubs, CAIXA transfers the resources directly to each creditor, monthly. Only those clubs that are up-to-date with their tax and FGTS obligations receive the part that is due to them, through credit to their accounts.

In this game, out of 80 numbers and 80 soccer clubs, the player chooses ten numbers and one "Heart Team". Players who match 3 to 7 of the 7 numbers drawn win a prize. They also win if they guess the Heart Team correctly. Drawings take place twice a week, on Wednesdays and Saturdays.

The game costs R\$ 2.00 (US\$1.20) and the gross prize payout is 46% of the collected revenue. Of this percentage, the payment of fixed prizes will be deducted as follows:

- R\$ 5.00 (US\$3.00) for winners of the Heart Team;
- R\$ 2.00 (US\$1.20) for winners of 3 numbers;
- R\$ 6.00 (US\$3.60) for winners of 4 numbers;

After determining the winners of the fixed prizes, the remaining total allocated for the prizes will be distributed among the other prize categories as follows:

- 50% among the players who match 7 numbers;
- 20% among the players who match 6 numbers;
- 20% among the players who match 5 numbers;
- 10% is accumulated and distributed to players who match 7 numbers in in jackpot pools ending in 0 or 5.

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



# Federal Lottery



The Federal Lottery is the oldest and most traditional lottery of CAIXA, and is the one with the best chance of winning the jackpot. There are also other ways of winning:

- one of the five major prizes;
- the thousand, the hundred, and ten of any of the numbers drawn in the five major prizes;
- unit or group of ten from the first prize.

Drawings are held on Wednesdays, in a single series of 83.000 tickets, and on Saturdays, in three series of 76.000 tickets each, with jackpots of R\$ 250.000 (US\$150,000) and R\$ 600.000 (US\$360,000) in the 3 series, respectively. Each month, there is also a special drawing called the Federal Millionaire, in which players try for the R\$ 1 million (US\$600,000) jackpot, in a single series of 83.000 tickets. The biggest yearly prize in this category is distributed in the special Christmas drawing, which paid out R\$ 3.9 million (US\$2.3 million) in 2010, the biggest prize of the three series.

The ticket can be purchased whole or in fractions – each ticket has 10 (ten) fractions and the winnings are proportional to the purchase. The price of each fraction is R\$ 2.00 and R\$ 1.50 (US\$1.20 and US\$0.90) and the whole ticket is R\$ 20.00 and R\$ 15.00 (US\$12.00 and US\$9.00), for the regular Wednesday and Saturday drawings.

The probability of winning the jackpots of the Federal Lottery is linked to the number of tickets issued for each drawing. In the Federal Lottery, the player also tries for amounts derived from the main prize, where the probability of winning is 1 in 5.58.

**The best chance  
of winning the  
jackpot**



# Instant Lottery

In the Instant Lottery, players buy tickets and scratch off the hidden fields, to reveal combinations of numbers or symbols, and know instantly if they have won a prize. The prizes, the value and the quantity of tickets vary according to issue, and are printed on the back of the ticket.

Tickets for national instant lottery are available at all points of sale, priced at R\$ 1.00, R\$2.00 or R\$ 3.00 (US\$0.60, US\$1.20 or US\$1.80), and the regional instant lottery, currently in Minas Gerais, Rio de Janeiro and São Paulo, priced at R\$ 1.00, R\$ 1.50 (US\$0.60 or US\$0.90) (MG and RJ) and R\$ 2.00 (US\$1.20).



# Lottery points of sale from the North to the South of Brazil

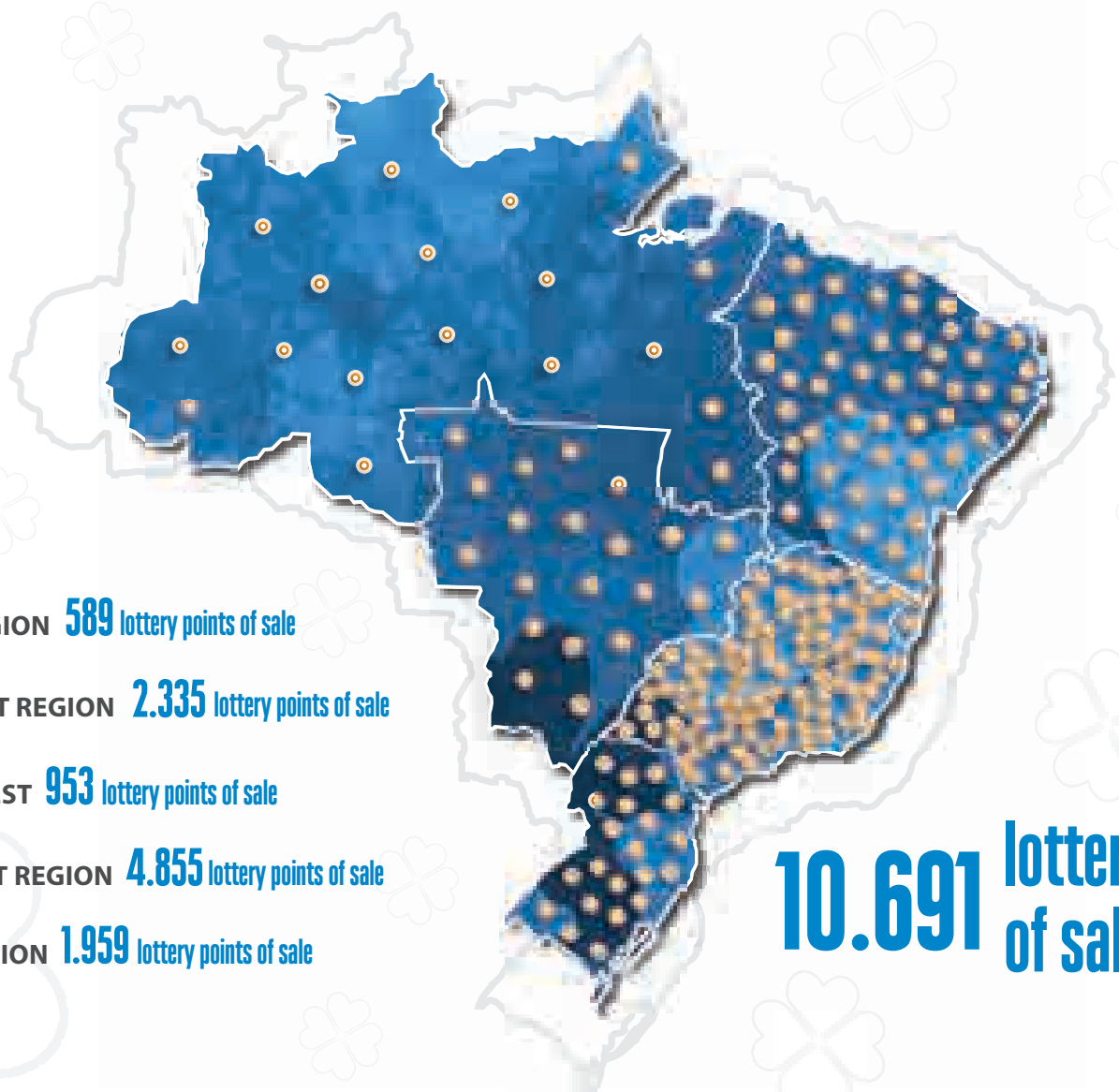
Lottery Point of Sale



There are CAIXA lotteries points of sale in 4,474 Brazilian towns and cities, from the North to the South of the country. In 2010, this network was expanded, from 10,226 to 10,691 units. The number of financial lottery terminals was also expanded. These carry out around 16 million transactions per day, including games and non-games, with the number rising from 29,970 terminals in 2009 to 34,242 terminals operating at the end of 2010, an increase of 14%.

The network of lottery points of sale brings convenience to the Brazilian population. Besides the sale of games – which can be made up to one hour before the drawings – the processing system, fully developed and managed by CAIXA, offers a range of services to the public, such as payment of social benefits of the Federal Government, withdrawals, deposits, payment of accounts of public and private utilities, payment of bills, topping up credit on mobile phones, among others.

Another important aspect of this network is its opening hours, as the lottery points of sale stay open during the business hours adopted in each location, facilitating the lives of Brazilians.



**NORTH REGION** 589 lottery points of sale

**NORTHEAST REGION** 2.335 lottery points of sale

**CENTER-WEST** 953 lottery points of sale

**SOUTHEAST REGION** 4.855 lottery points of sale

**SOUTH REGION** 1.959 lottery points of sale

**10.691** lottery points of sale



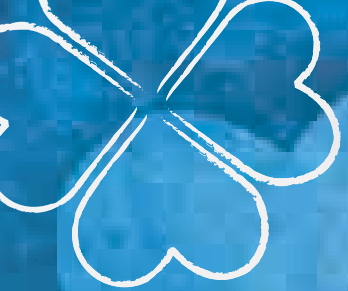
Lottery Financial Terminal

In 2010 the technological and logistic model of the lottery network completed four years since its implementation, with lots of good results to celebrate:

- total number of transactions (games and non-games): 7,333,960,169
- monthly record of transactions: 698,114,763 (December 2010)
- daily record of transactions: 42,409,453 (6 October 2010)
- record of transactions per second: 1390 (6 October 2010)



# Actions and Results



**2010:**  
 a year of  
 betting  
 on great  
 prizes and  
 innovation



 **Loterias CAIXA**

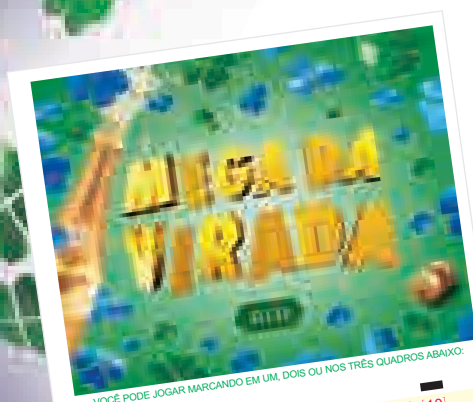
## Mega da Virada

The greatest highlight of 2010 was the Mega da Virada which, on the last day of the year, really captured the attention of the Brazilian people. With its eyes glued to the TV screen, the country stopped to see the six numbers drawn in the live transmission by a pool of broadcasters: Rede Globo, Bandeirantes, Rede Record, Rede TV, SBT and TV Cultura.

The record prize of R\$ 194.4 million (US\$116.6 million) in the main category went down in history as the highest award every paid out by a Latin American lottery, surpassing the prize for the previous year by 34.2%, and setting a new record: 236.2 million games placed, which is equivalent to R\$ 472.5 million (US\$283.5 million), and 76.2 million tickets issued to serve all the players in the country.

The Mega da Virada campaign, launched when games first went on sale to the public, exploits the theme 'Mega da Virada: pode ser você'. (Someone is going to see life really differently. It could be you!). The campaign speaks of the largest prize in the history of CAIXA Lotteries, and informs the public, in a light-hearted and humorous way, of the change of lifestyle that the prize can bring. The reference in the cinema musicals shows that the winner can see life in a completely different way, in a festive, celebratory atmosphere. Two films of thirty seconds each were produced for television, as well as ads for radio, newspapers, the Internet and urban mobile telephone, and digital media (TV in metro trains and buses).

This campaign was divided into three phases: the first, from 1 to 14 November, announced the start of the games and the second, from 1 to 10 December, reinforces the characteristic of the prize that does not accumulate. In the third phase, from 17 to 31 December, players were reminded of the final deadline for playing, and invited to watch the TV transmission of the drawing.



VOCÊ PODE JOGAR MARCANDO EM UM, DOIS OU NOS TRÊS QUADROS ABAIXO:

01	02	03	04	05	06	07	08	09	10
11	12	13	14	15	16	17	18	19	20
21	22	23	24	25	26	27	28	29	30
31	32	33	34	35	36	37	38	39	40
41	42	43	44	45	46	47	48	49	50
51	52	53	54	55	56	57	58	59	60

Para anular este jogo, marque ao lado:

01	02	03	04	05	06	07	08	09	10
11	12	13	14	15	16	17	18	19	20
21	22	23	24	25	26	27	28	29	30
31	32	33	34	35	36	37	38	39	40
41	42	43	44	45	46	47	48	49	50
51	52	53	54	55	56	57	58	59	60

In its second year, the Mega da Virada drawing became the main event among the CAIXA Lotteries in the national calendar, inspiring dreams and hopes of millions of Brazilians.



# Regional Instant Lotteries

## Rio de Janeiro

Aware of the potential market growth for sales of Instant Lotteries, CAIXA launched its first phase of regional issues, exclusively for Rio de Janeiro. The second phase was launched in March 2010. The theme of the campaign used the samba rhythm, which aptly represents the spirit of happiness of the people of Rio de Janeiro: "Instantânea é do Rio. Raspou, deu samba" (loosely translated as 'The instant lottery belongs to Rio. Scratch the ticket and you'll be dancing a samba').

The Medals series, conceived in honor of the selection of Rio to host the 2016 Olympic Games, brought three new print runs: Bronze Medal, with a ticket price of R\$ 1.00 (US\$0.60) and prizes up to R\$ 40,000 (US\$24,000), Silver Medal, with a ticket price of R\$ 1.50 (US\$0.90) and prizes of up to R\$ 100,000 (US\$60,000), and Gold Medal, which offers players prizes of up to R\$ 200,000 (US\$120,000) and costs R\$ 2.00 (US\$1.20) a ticket.

The launch strategy for regional issues for Rio de Janeiro generated a growth of 290.1% in sales in 2010. The monthly average revenue increased from R\$ 388,000 (US\$232,800) to R\$ 1.5 million (US\$900,000), compared with the sales for the previous year. The challenge of increasing the amounts of revenue fivefold has been fully accomplished, enabling the State of Rio de Janeiro to assume its position of leadership in the ranking of instant lottery sales.



## Minas Gerais

As part of the expansion strategy for regional issues, in July, the Loteria Instantânea Daqui "Eu Amo Minas" (Instant Lottery From Right Here "I love Minas") was launched for the Minas Gerais market. The tickets are printed with themes related to the State and its traditions, and has five series, with tickets priced at R\$ 1.00 and R\$ 1.50 (US\$0.60 and US\$0.90) and jackpots of R\$ 1,000 (US\$600), R\$ 10,000 (US\$6,000), R\$ 40,000 (US\$24,000) and R\$ 100,000 (US\$60,000).

The instant lottery for Minas Gerais launch was supported by an advertising campaign created specially for the product and for the public of Minas Gerais, with the concept of reinforcing the aspect of regional exclusivity. Jingles were used in radio broadcasts, newspaper ads and telephone boxes, and PDV material (posters, adhesives and banners).

Just six months after the launch, the product recorded growth of 46.4% in sales in 2010, compared with the same period of the previous year.



Adhesives to lottery points of sale



## São Paulo

The second phase of the regional issue of the Instant Lottery for the State of São Paulo was launched on 18 October 2010, with the motto "Instantânea Daqui – Só para São Paulo" (Instant From Right Here – Just for São Paulo). There were six issues, with tickets priced at R\$ 1.00 (US\$0.60) and prizes of R\$ 1,000 (US\$600), R\$ 10,000 (US\$6,000) and R\$ 60,000 (US\$36,000), and the issue of a ticket priced at R\$ 2.00 (US\$1.20) and prize of R\$ 200,000 (US\$120,000). As a new attraction for players, the product carried higher chances of winning on the R\$ 1.00 (US\$0.60) tickets, since every 3.8 tickets wins a prize. A communication campaign was carried from 1 to 18 November, for the Instant Lottery of São Paulo, with the theme "Fácil de apostar e de ganhar" (Easy to play and win).



Adhesives to lottery points of sale

Sales of the São Paulo instant lottery totalled R\$ 6.4 million (US\$3.8 million) in 2010. This volume represents a growth of 25% within just two months of the launch of the second phase of the regional issue for the State.

The launch of regional issues has become a major competitive advantage in the sales of Instant Lottery tickets, significantly increasing the results for the three states covered by this initiative, as shown in the table below:

AVERAGE SALES			
State	Rio de Janeiro	Minas Gerais	São Paulo
<b>Launch:</b>	<b>01/01/2010</b>	<b>07/22/2010</b>	<b>10/18/2010</b>
<b>Before</b>	R\$ 388,900.00 (US\$233,340)	R\$ 1,045,528.57 (US\$627,317)	R\$ 5,171,610.00 (US\$3,102,966)
<b>After*</b>	R\$ 1,517,191.67 (US\$910,315)	R\$ 1,531,070.00 (US\$918,642)	R\$ 6,466,525.00 (US\$3,879,915)
<b>Growth:</b>	<b>290.1%</b>	<b>46.4%</b>	<b>25.0%</b>

\* RJ: Jan to Dec 2010 | \* MG: Jan to Dec 2010 | \* SP: Nov to Dec 2010

Source: NM of Lottery Products - GELOT

## Dupla Sena

In May 2010 the product underwent an important change that brought back the original concept of its creation: offering the player two equal chances to win. Changes were made to the prize categories for the first drawing, which increased the attractiveness of the prize and made it easier for the players to understand the game system, which from that point on, paid out prizes for six, five and four matches (Sena, Quina and Quadra) in the two drawings.

CHANGES TO THE PRIZE CATEGORIES				
Match	Previous system		Current System	
	3 <sup>rd</sup> drawing	4 <sup>th</sup> drawing	3 <sup>rd</sup> drawing	4 <sup>th</sup> drawing
<b>Sena (6 numbers)</b>	30%	30%	30%	20%
<b>Quina (5 numbers)</b>	0%	20%	<b>15%</b>	15%
<b>Quadra (4 numbers)</b>	0%	20%	<b>10%</b>	10%



Banners to lottery points of sale

With its motto of 'sorte em dobro é Dupla Sena' (double luck is Dupla Sena), the campaign promoted in June a parody of the hit song 'Sorte Grande', which is very popular throughout the country. The version of the song focused on players' advantage, as they now have two chances of luck coming into their lives.

The campaign was broadcast on the main open TV channels (Globo, SBT, Record, Band and RedeTV), and aired on radio stations throughout the country, with broadcasts during soccer matches in the main Internet portals and social networks.

The change was very well received by the players, resulting in a 70.8% increase in revenue in the period June to December 2010, compared with the same period of 2009, as shown below.

RESULTS OF THE CHANGE IN 2010			(R\$ thousand)
Month	Revenue 2009	Revenue 2010	Variation 2009/2010
<b>June</b>	12,915 (US\$7,749)	20,082 (US\$12,050)	55.5%
<b>July</b>	14,442 (US\$8,665)	32,385 (US\$19,431)	124.2%
<b>August</b>	15,752 (US\$9,451)	39,858 (US\$23,915)	153.0%
<b>September</b>	16,580 (US\$9,948)	16,782 (US\$10,070)	1.2%
<b>October</b>	16,140 (US\$9,984)	21,036 (US\$12,621)	30.3%
<b>November</b>	11,193 (US\$6,716)	26,554 (US\$15,932)	137.2%
<b>December</b>	16,099 (US\$9,660)	19,436 (US\$11,661)	20.7%
<b>Total</b>	<b>103,121 (US\$61,872)</b>	<b>176,133 (US\$105,680)</b>	<b>70.8%</b>

Source: GELOT



Poster to lottery points of sale

# Timemania

According to research, when players go to a point of sale to play a lottery game, they look for the 'game of the day', i.e. the one that will be drawn on the day on which the game is placed.

Based on this finding, a second weekly drawing of Timemania was inaugurated in July, so that besides the drawings on Saturdays, there are now also drawings on Wednesdays. The package of changes also includes increasing the value of the prize in the "Heart Team" category from R\$ 2.00 to R\$ 5.00 (US\$1.20 to US\$3.00), as well as increasing the percentage allocated to the jackpot (match 7 numbers).

PRIZE CATEGORIES	% PREVIOUS	% CURRENT
7 matches	40	50
6 matches	30	20
5 matches	20	20
Jackpot pool ending in 0 or 5	10	10



Banners to lottery points of sale

The advertising campaign was broadcast in July, with the aim of publicizing the new changes to Timemania. The campaign was nationwide, communicated by means of: an advertisement and jingles on open TV channels, a radio jingle, texts on the main Internet portals and merchandising material in the lottery points of sale throughout Brazil. To help transmit and strengthen the message with the public, Pelé was chosen as the spokesman for the advertising campaign, just as when the lottery was first launched, 2008.

These improvements helped to increase the attractiveness of the jackpot and "Heart Team" prize. The frequency of weekly drawings was also increased, as well as reducing the gap between drawings for games ending in 0 and 5. The changes were very popular with players, as they no longer have to wait a week to find out if they have won, and also with lottery retailers, due to the increased demand for lottery games that is usually played on the draw day.

The effects on sales were very positive in the month in which the changes were implemented, with growth in sales of 100.2% over the figure for the same period of 2009.

For the period July to December 2010 there was a 63.9% increase over the performance for 2009, signalling good acceptance by the market.

Month	RESULTS OF THE CHANGES IN 2010 <span style="float: right;">(R\$ thousand)</span>		
	Revenue 2009	Revenue 2010	Variation 2009/2010
July	5,957 (US\$3,574)	11,928 (US\$7,157)	100.2%
August	8,233 (US\$4,940)	14,686 (US\$8,812)	78.4%
September	7,169 (US\$4,301)	16,643 (US\$9,986)	132.2%
October	9,911 (US\$5,947)	10,641 (US\$6,385)	7.4%
November	9,343 (US\$5,606)	11,031 (US\$6,619)	18.1%
December	9,197 (US\$5,518)	16,689 (US\$10,013)	81.5%
<b>Total</b>	<b>49,810 (US\$29,886)</b>	<b>81,618 (US\$48,971)</b>	<b>63.9%</b>

Source: GELOT

# Technology, Communication, Certification



## New Luck Truck units

From 2010, drawings took place in two brand new 'luck trucks', with state of the art equipment and a new system to improve the efficiency of the drawing process.

The first Luck Truck unit made its appearance in May, in Brasília, on the occasion of the Mega-Sena drawing, with live transmission throughout the country via TV Bandeirantes. The new trucks are equipped with the most modern equipment in the world gaming sector. They have a stage where the drawings take place, and various facilities, like an institutional room, and operational room, washroom and dressing room, as well as a lottery point of sale where customers can play up to one hour before the drawing.

The drawings are formally conducted and validated by CAIXA employees and by people who act as popular auditors. The procedures are also watched by the press and the general public. From time to time, INMETRO checks the regularity of the balls used in the drawings, which are made from solid rubber, all identical in weight and diameter except for the different numbering and colors, to facilitate identification.

Since 1980, the Luck Trucks have been traveling up and down the country, enabling the population in various regions to watch the drawings and see first hand the security measures used when carrying out the procedures. While one unit is in the city where the drawings will take place one week, the other is being moved to the city where the drawings will take place in the following week. When necessary, the drawings are held in the CAIXA auditorium in Brasília, always allowing free access to the public.

# Technology, Communication, Certification



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Drawing stage



Institutional room



Lottery point of sale



Dressing room and washroom



Pantry



## Momento da Sorte

To give the drawings more visibility, and on the back of the successful experience in the live TV broadcasting of the Mega-Sena drawings, the program “Momento da Sorte” (Lucky moment), broadcast by TV Bandeirantes, was launched in 2010. The aim of the program, which goes on air from Monday to Saturday nights at 9.30 pm, is to give players greater contact with the world of CAIXA Lotteries: drawings, lottery products and prizes, as well as giving them an opportunity to check if they have the winning numbers.

In its first phase, on 20 September, the program gave results of drawings and invited the public to play in the games on the following day, and on days with a jackpot prize.

The next phase, which has not yet been implemented, will add a lottery option to the daily broadcast of the drawing, always live, directly from the broadcaster’s studio in São Paulo, in a setting specially developed for CAIXA. Through this initiative, the Federal Lotteries of Brazil are adopting consecrated formats that already exist in various national lotteries, such as those of France, Switzerland and Italy.



## International Certification

Through Decree no. 464 of August 25, 2010, the Ministry of Finance instituted a Working Group comprised of representatives of the Secretary for Economic Monitoring (SEAE) and CAIXA, which is responsible for the actions necessary for certification of the Federal Lotteries, as established by the World Lottery Association (WLA) in its Security Control Standard (SCS). This regulation describes the controls that must be carried out in each of the main processes executed by a State lottery. Obtaining this certification guarantees recognition for CAIXA that the operation of the Federal Lotteries of Brazil is operated in accordance with the best practices of the world lottery market.

In 2010, the Working Group completed the first stage of the schedule of activities needed to gain this certification, finalizing the applicability study of the WLA/SCS requirements for the processes of playing, drawing numbers and determining the results.

## Performance incentives for lottery retailers

In 2010, the “Hexa Copa é Nossa” (The Sixth World Cup is Ours), a campaign aimed for boosting sales, was finalized. Aimed at lottery points of sales and employees who work in the retail chain of the federal lotteries, the campaign gave out 122 package holidays to the World Cup in South Africa, to the biggest and best retailers.

The results achieved through this incentive were very positive, and an increase of 28.8% was recorded in revenue for the period July 2009 to April 2010, compared with the same period of the previous year.



**When we dream together,  
the results are always great**

The CAIXA Lotteries are among the twenty largest lotteries in the world in terms of revenue. Also of note is the extensive sales network and high prizes. In 2010, the amount collected in revenue was R\$ 8.8 billion (US\$5.3 billion), surpassing sales for the previous year by 19.7%. Of this amount, R\$ 3.1 billion (US\$1.9 billion) was distributed in prizes and R\$ 4.1 billion (US\$2.5 billion) was transferred to beneficiary social programs.

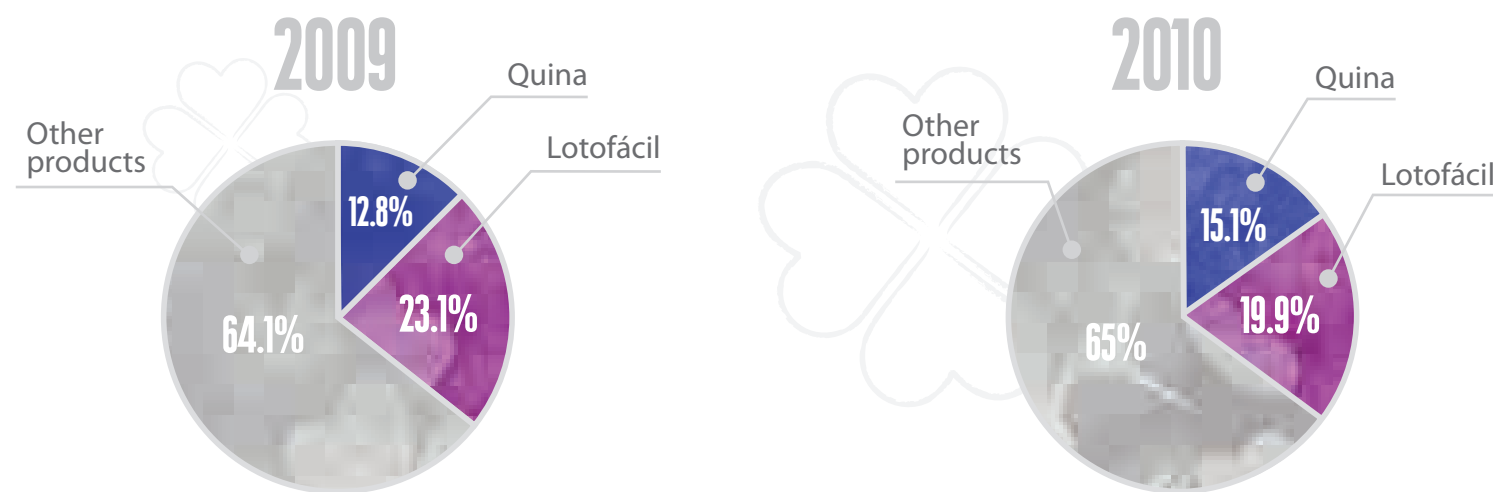
The Mega-Sena was once again a highlight in the results for the year; boosted by the Mega da Virada drawing, it recorded a total volume of R\$ 4.3 billion (US\$2.6 billion) in sales, accounting for 49.6% of the revenue of CAIXA Lotteries in 2010. According to Top of mind, survey of the Brazilian brands, the Mega-Sena is the favorite lottery game among players due to its high prizes.

Another product that had excellent results in 2010 was the Quina – third largest lottery in terms of revenue - which concentrated 15.1% of total sales in the year, with an increase of more than R\$ 384.5 million (US\$230.7 million) in revenue over the previous year.

The increased sales of Quina is proof that the strategy adopted by CAIXA, of implementing daily drawings for this product, is in line with what the players want. This change has also led to a migration of players from Lotofácil – the second highest lottery in the sales ranking – to Quina, as shown below:

**US\$5.3 billion**  
collected in revenue  
in 2010

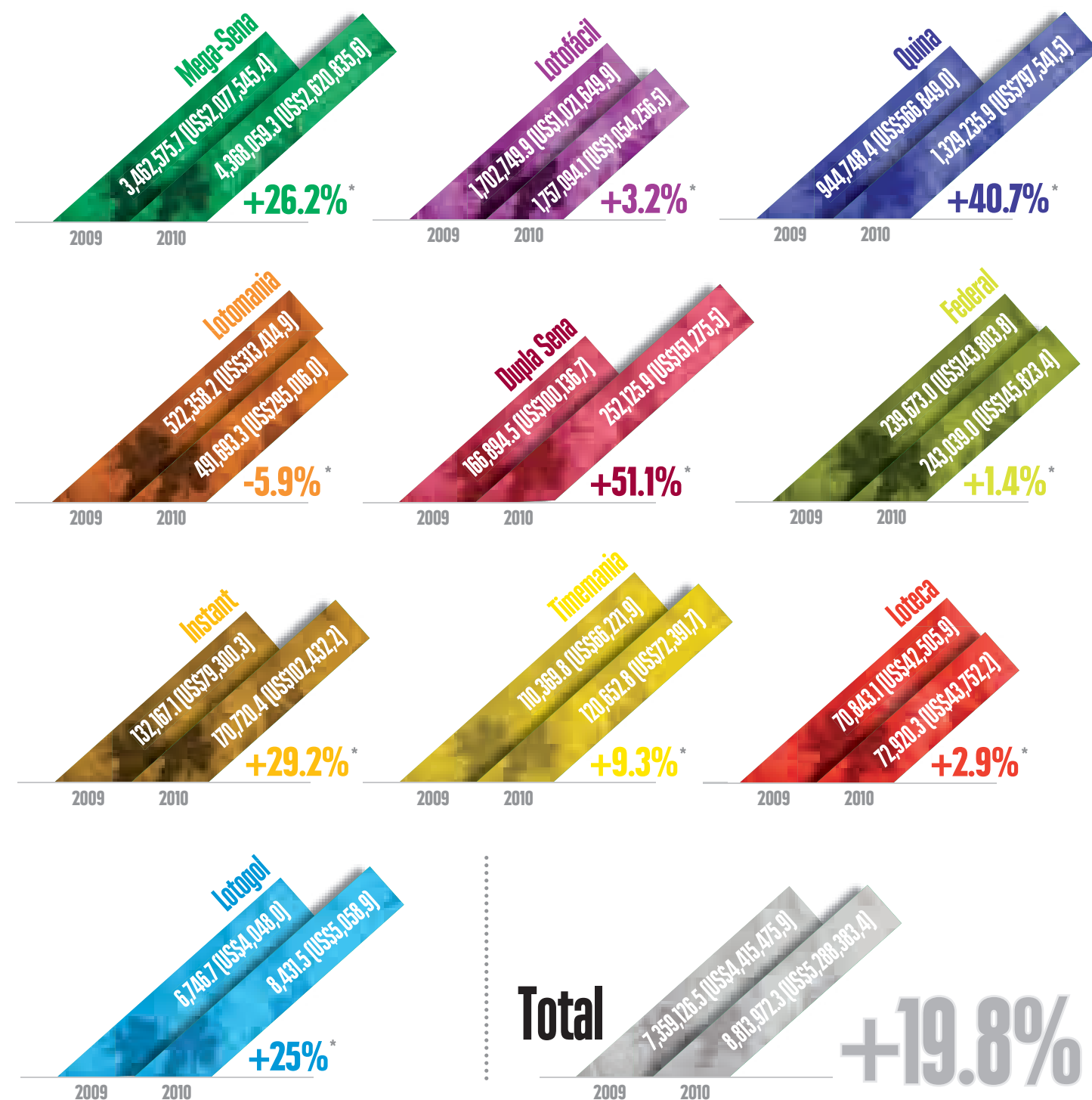
**Sales development – Lotofácil and Quina**



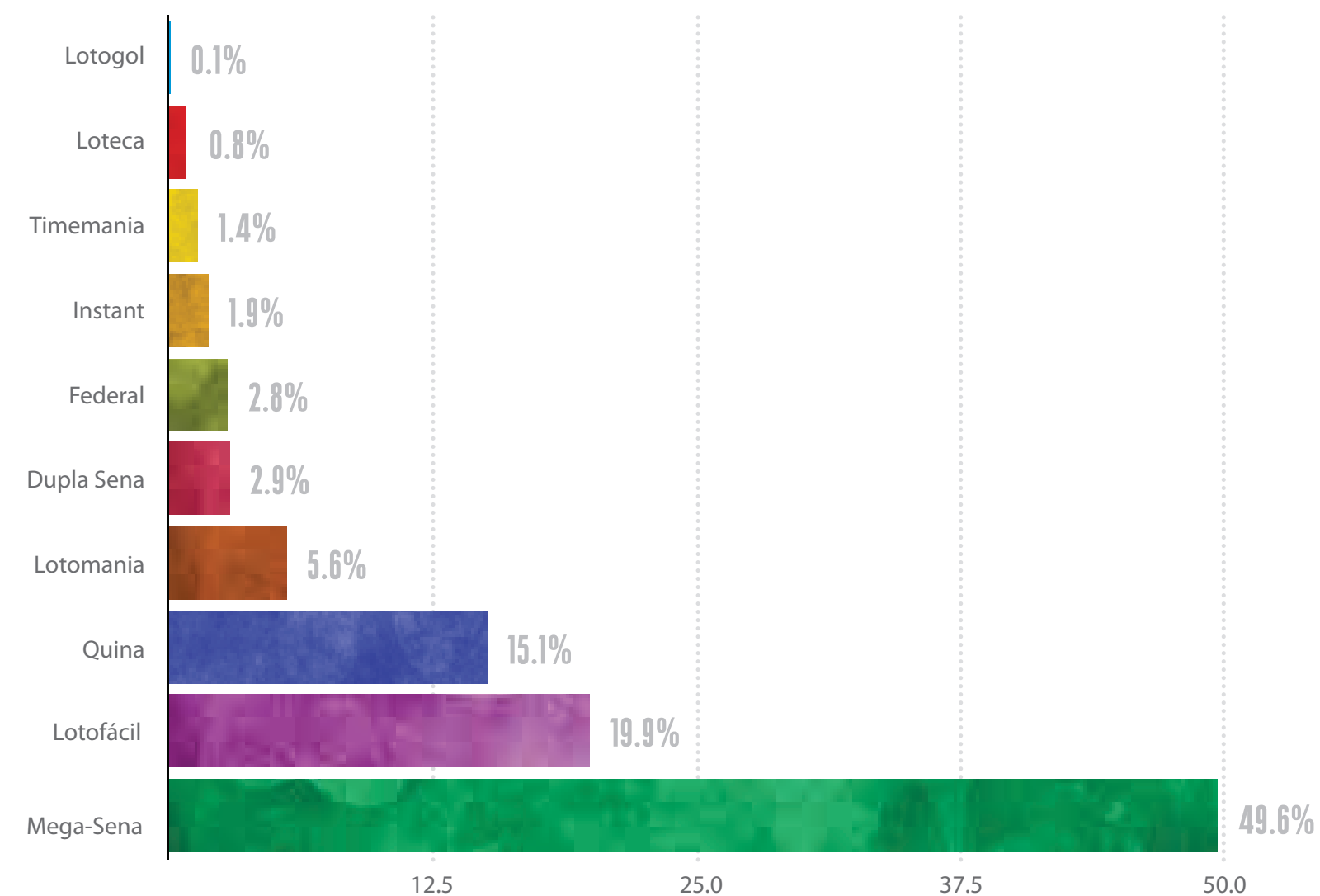
Source: GELOT

Another highlight was the performance of the Dupla Sena, boosted by the changes made to the product in 2010, with a 51.1% increase in revenue for this year compared with 2009.

### Comparison of revenue (R\$ thousand)



### Percentage share in revenue



Source: GELOT

Together, sales of Mega-Sena, Lotofácil and Quina made up 84.6% of the total revenue of the CAIXA Lotteries in 2010.



Corporate  
**Social**  
Responsibility



## One game, millions of prizes



Beyond giving players the chance to fulfill their dreams, the CAIXA lotteries provide a secure and constant source of generation of resources for social programs of the Federal Government, as for every R\$ 1.00 (US\$0.60) played, R\$ 0.48 (US\$0.29) (including the portion corresponding to income tax on prizes) is converted into resources for social purposes. This means that even if the player does not win the longest prize, society in general still benefits.

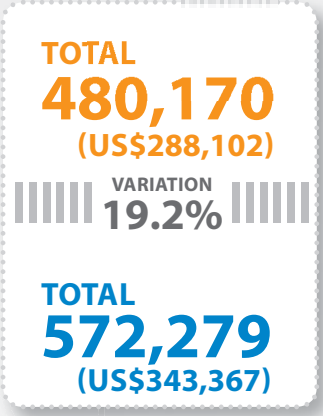
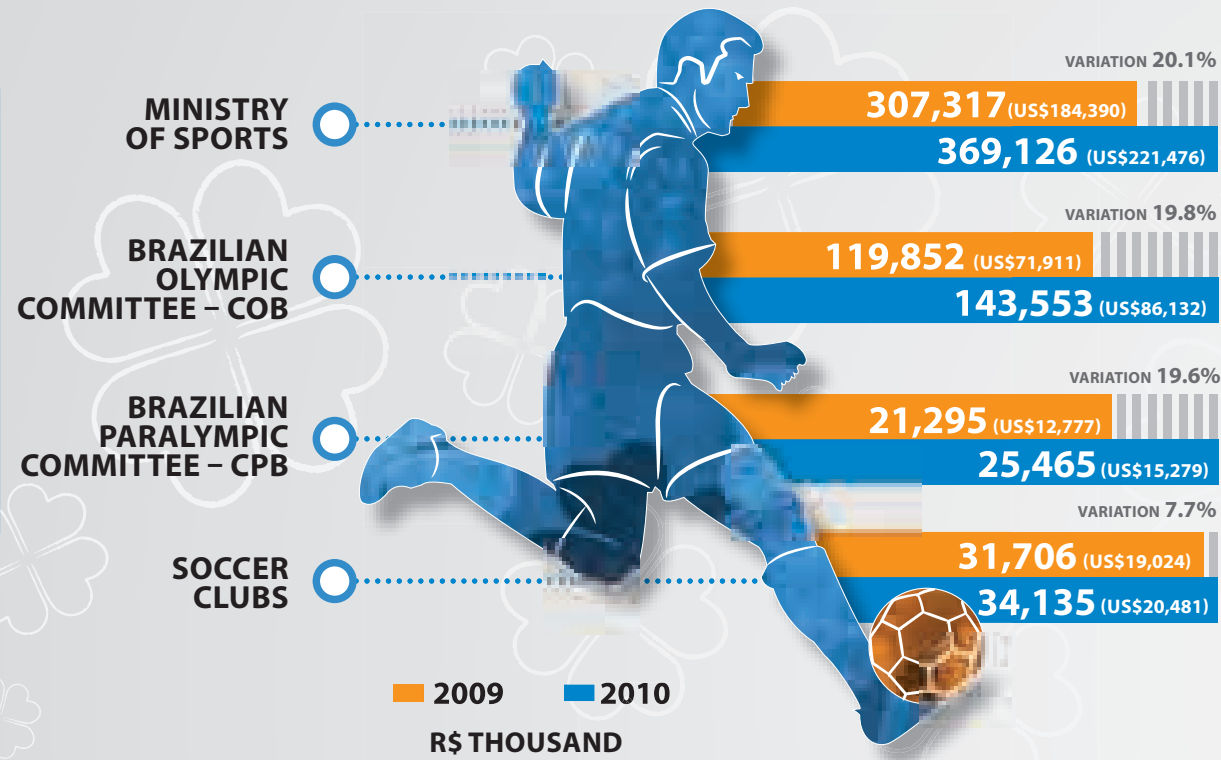
This characteristic makes the Federal Lotteries one of the public services with the most wide-reaching social action, transferring resources to finance social programs of the Federal Government and projects maintained by non-governmental entities in the areas of: social security, education (Higher Education Student Financing Fund), sports (Ministry of Sports, Brazilian Olympic Committee, Brazilian Paralympic Committee and soccer clubs), culture (National Culture Fund), security (National Penitentiary Fund) and health (National Health Fund).

In 2010, a total of R\$ 4.1 billion (US\$2.5 billion) was transferred to the legal beneficiaries, a growth of 17.2% over the previous year.

**US\$2.5 billion  
transferred  
to the legal beneficiaries  
in 2010**

# TRANSFER TO THE LEGAL BENEFICIARIES

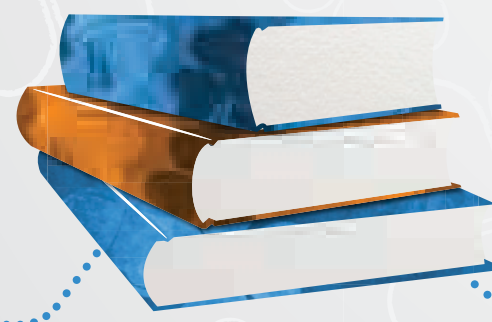
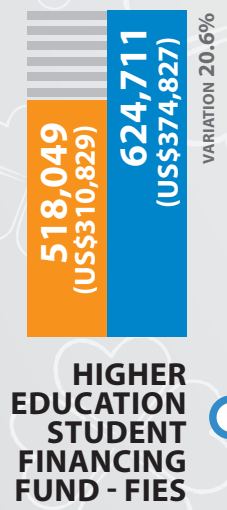
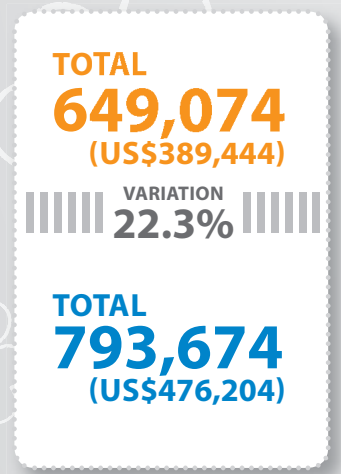
SPORTS



CULTURE

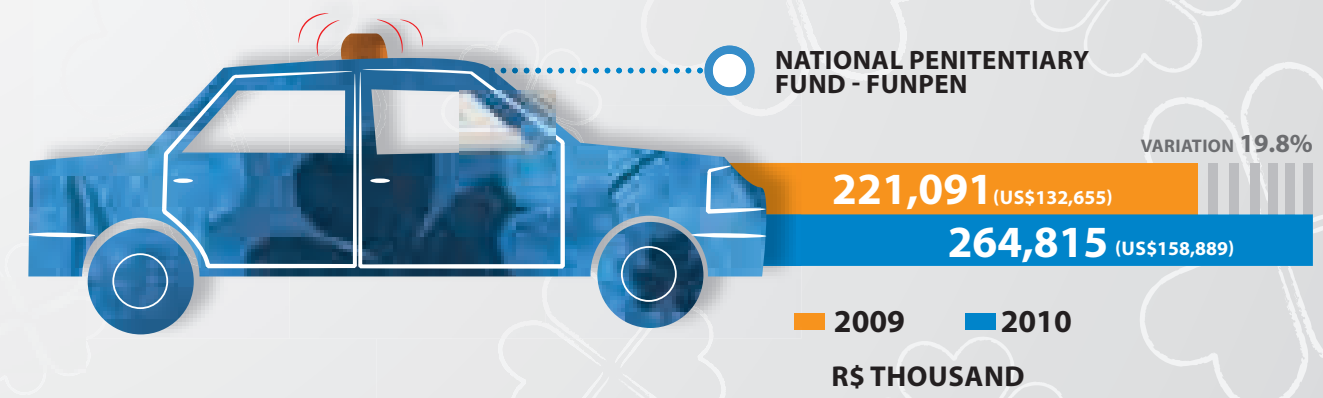


EDUCATION



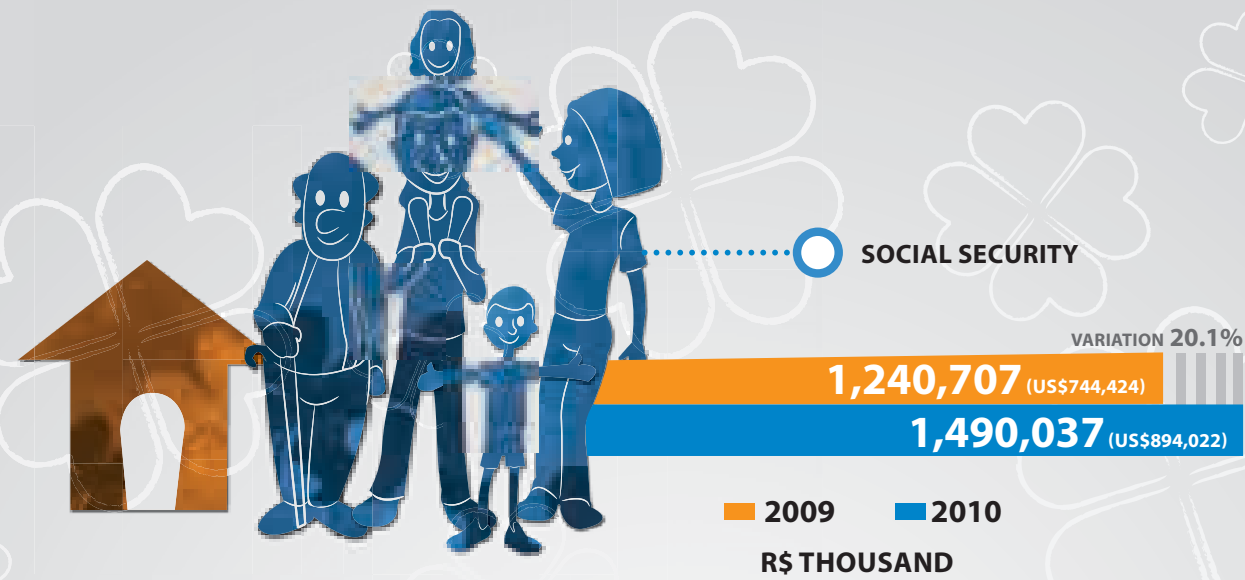
2009 2010  
R\$ THOUSAND

SECURITY

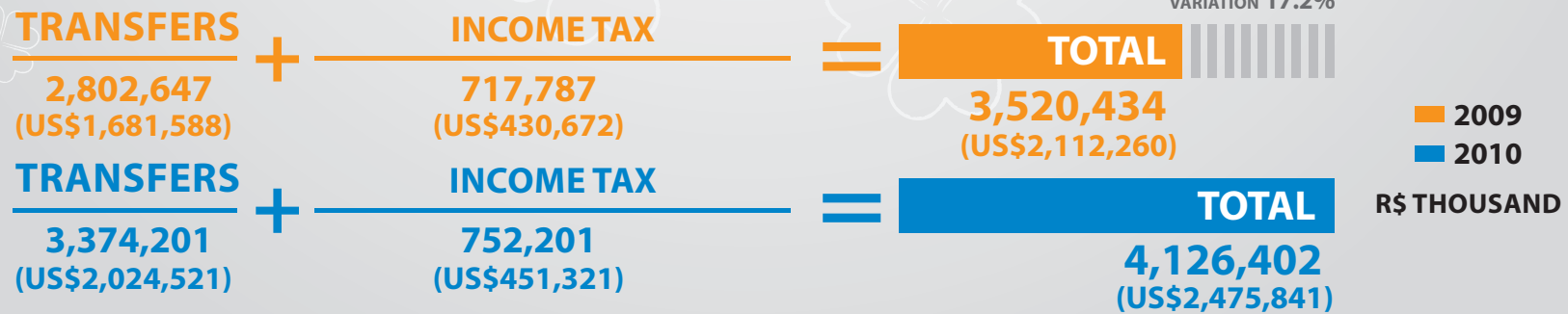
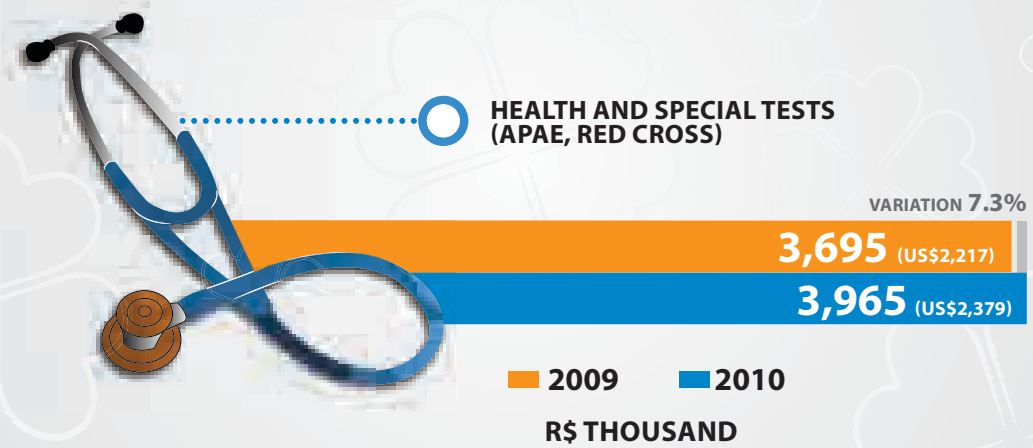


2009 2010  
R\$ THOUSAND

# SOCIAL SECURITY



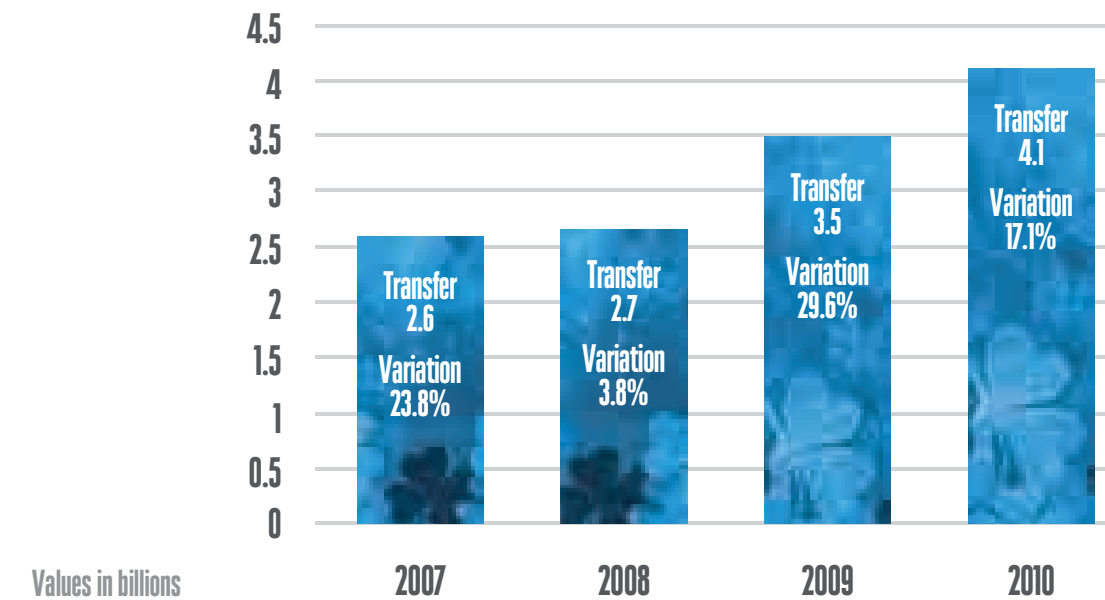
# OTHERS



Source: GEALO (Amounts transferred to beneficiaries and soccer clubs); GETRI - National Management of Taxes (Income Tax on prizes)

Over the last four years alone, the values guaranteed by CAIXA Lotteries for financing of social works and projects of the Federal Government in essential segments for society totaled R\$ 12.9 billion (US\$7.7 billion).

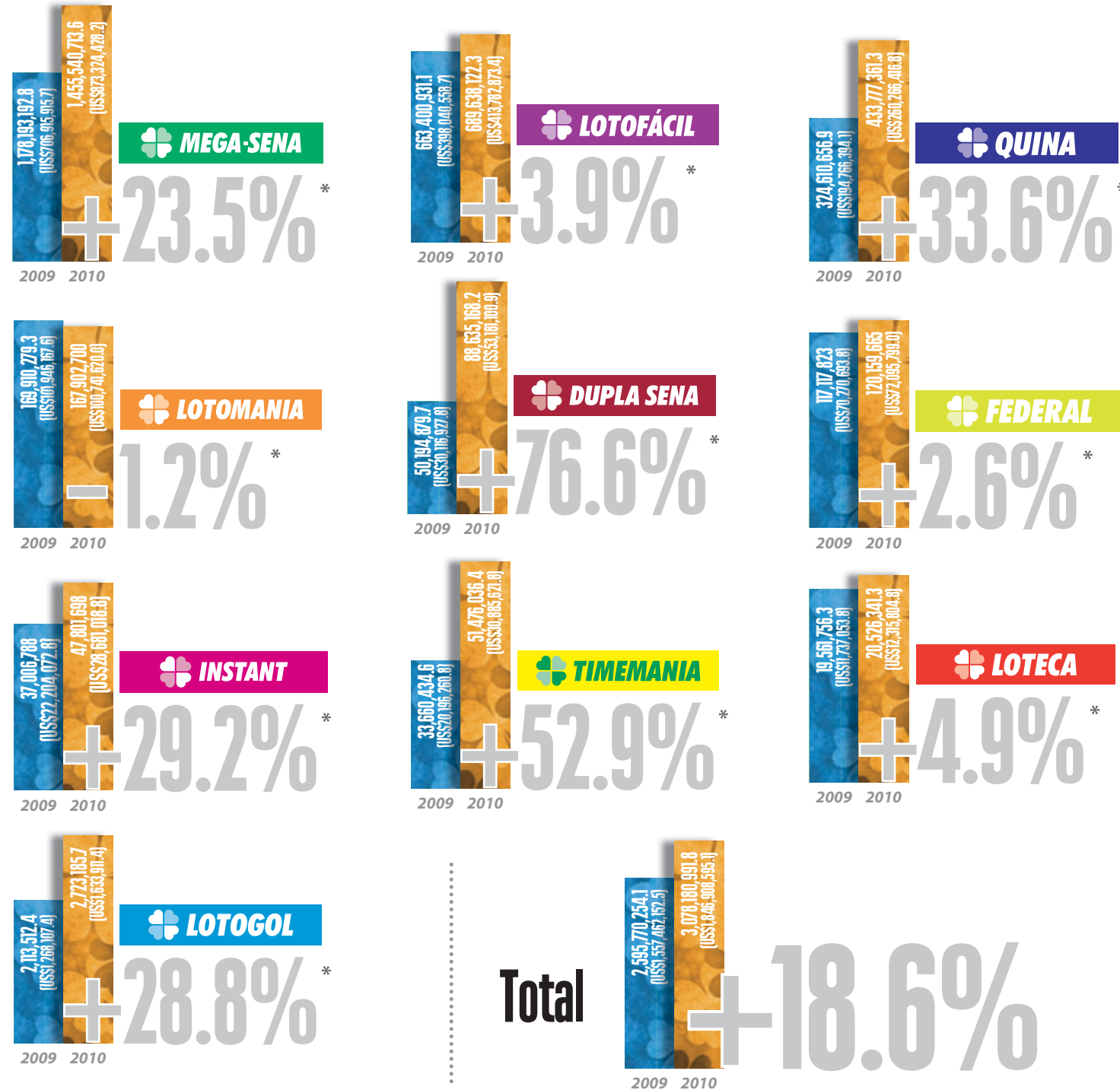
Values guaranteed by CAIXA Lotteries for financing of social works and projects of the Federal Government.



Source: GEALO

The good results of sales in 2010 also benefited the players, as the amount offered in prizes was 18.6% higher than in 2009. In all, R\$ 3.1 billion (US\$1.8 billion) was distributed in prizes.

### Prizes offered 2009/2010



A highlight of 2010 was the offer of big prizes, whether as a result of the changes made in the lottery products of CAIXA, or due to the rollover of jackpots, from one game to the next. Three big rollover jackpots were distributed in the main category by Mega-Sena in February, September and October, with amounts of over R\$ 72 million, R\$ 92.5 million, and R\$ 119 million (US\$43.2 million, US\$55.5 million and US\$71.4 million), respectively. With this result, the previous record, set in 1999 was surpassed by almost R\$ 65 million (US\$39 million).

Another highlight was the big prizes paid out in the main categories of Quina - R\$ 9.1 million (US\$5.5 million) in August, Dupla Sena - R\$ 11.6 million (US\$ 7 million) also in August, Timemania - R\$ 11.4 million (US\$6.9 million) in September, and Lotofácil - R\$ 3.7 million (US\$2.2 million) in December.

Also worth emphasizing are the amounts in prizes not claimed by the winners within 90 days of the date of the drawing - the expiry period - which are transferred to the National Treasury for investment in the Higher Education Student Financing Fund (FIES).

# CAIXA Lotteries: official sponsor of the Brazilian Paralympic Committee



Tyba Agência Fotográfica,  
Photographer André Valentim

Odair Ferreira  
Athletics

In 2004, CAIXA Lotteries formed a partnership with the Brazilian Paralympic Committee to support the participation of our paraspports athletes in the Athens Games. From 2004 to 2010, the resources invested by CAIXA on sponsoring the national paralympic sport totaled R\$ 35.3 million (US\$21.2 million), of which R\$ 9 million (US\$5.4 million) were invested in 2010 alone.

Part of these resources was used on the Paralympic CAIXA Lotteries Brazilian Circuit which, since 2005, has enabled the discovery of new talents, as well as promoting the growth of paralympic sport throughout the country. Since its first edition, the circuit has become the largest national paraspports event, providing Brazilian athletes with a competitive calendar of high technical level, with events all year round. In 2010, around 600 athletes took part in each stage (regional and national) of the CAIXA Lotteries Circuit, representing a 5% increase over the number of athletes enrolled in the 2009 games.

## All these preparation opportunities bore fruit in 2010:

- ✓ **athletics: 200% growth in the number of world records;**
- ✓ **swimming: 400% increase in the number of Brazilian records;**
- ✓ **weightlifting: 45% increase in the number of Brazilian records;**



The sponsorship provided by CAIXA Lotteries also includes payment of a monthly grant for some of the top national parasports athletes, as part of the Atletas de Alto Nível (Top Level Athletes) program which, in 2010, offered 28 of our top athletes the opportunity to dedicate themselves full-time to training.

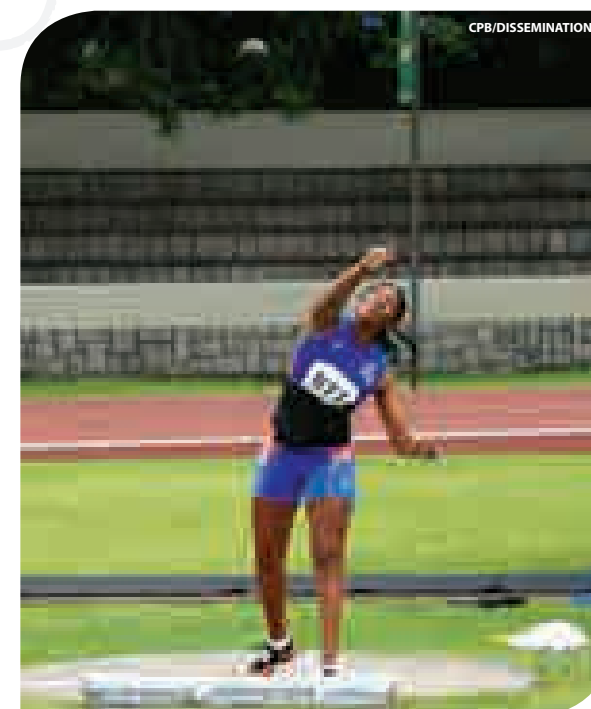
All the athletes sponsored have a personal score that justifies the incentive, like Lucas Prado, the world's fastest blind track runner in the 100 and 400 meters; Antônio Tenório da Silva, who is the only judo player in the world to win four consecutive gold medals in the paralympic games; and Shirlene Santos Coelho, ranked first in the weight throw, discus and javelin, and 2010 record holder for the javelin.

The performance of the track runners has improved, thanks to the payment of grants for guide-athletes – sighted athletes that lead the blind athletes during the trials – and the sport is now reaching the level of competitiveness and excellence required by the leading international competitions.

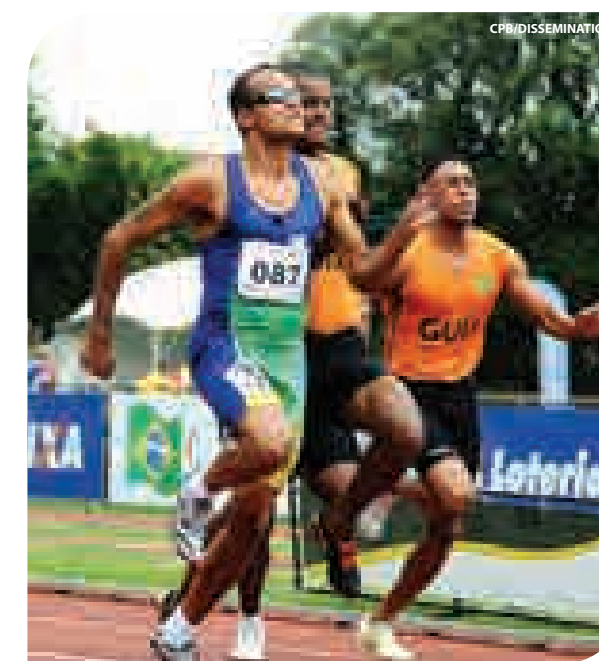
The CAIXA Lotteries also sponsors events at international level and competitions aimed at promoting exchanges of experience between our athletes and some of the best paralympic athletes in the world. Brazilian parasports athletes are being prepared, therefore, to win more medals, overcoming all the challenges and putting Brazil in a leading position in the ranking of world parasports.



Antônio Tenório da Silva – Judo



Shirlene Santos Coelho – Athletics



Lucas Prado – Athletics. Justino Barbosa – Guide runner

Besides promoting the developing of paralympic sports, the sponsorship of CAIXA Lotteries for the Brazilian Paralympic Committee has an important role of social inclusion, as it encourages the self-esteem and social participation of citizens through the practice of sports.

#### Evolution of Brazilian parasports from 2000 onwards



# Social and environmental responsibility. CAIXA Lotteries invests in creating a better world.



## Publicizing pictures of missing children and adolescents

Based on an agreement between CAIXA and the Special Bureau on Human Rights (SEDH) and the National Council for the Rights of Children and Adolescents (CONANDA), the Federal Lottery tickets carry photographs of missing children and adolescents in at least one monthly issue. This 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.



## Use of certified paper

The Federal Lottery and Instant Lottery tickets are produced by printing companies that use paper certified by the Forest Stewardship Council (FSC), an international entity that promotes responsible management of the forests, according to principles and criteria that reconcile ecological safeguards with the social benefits and economic feasibility.



## Original receipt ensures security of games

The CAIXA Lotteries held an advertising campaign in June to alert players to the procedures required to play safely. The campaign, publicized nationally, was also communicated on radio spots, main Internet portals and merchandising material in the lottery points of sale throughout Brazil. The campaign reinforces the fact that players must be in possession of the original proof of purchase issued by the lottery terminal found only at CAIXA lottery points of sale, in order to collect their prizes for forecasting lottery games, i.e. the Mega-Sena, Dupla Sena, Quina, Lotomania, Lotofácil, Loteca, Lotogol and Timemania.

Besides alerting players to the importance of playing safely, the campaign reinforced the credibility and transparency of the CAIXA Lotteries.



Poster to lottery points of sale

## CAIXA Lotteries Service Charter

The CAIXA Lotteries Services to Citizens Charter was published on 17 August 2010, with the aim of consolidating all the information relating to lottery products and services in a single document, which is available for download at <http://www1.caixa.gov.br/download/asp/download.asp>.

Besides aligning the best management practices disseminated by the Management Secretary of the Ministry of Planning, this initiative is part of the National Program for Public Management and De-bureaucratization (GesPública) and validates CAIXA's commitment to players and Brazilian society.

## Reduction in size of game receipts

As of 30 September 2010, the new version of the lottery system has been implemented in the Lottery Financial Transaction Terminals (TFL), with a 1.5 cm reduction in the size of game receipts, through the elimination of blank lines. This adjustment represents a reduction in cost of thermal paper rolls of around R\$ 243,000 (US\$145,800) a month, a saving of around R\$ 2.9 million (US\$1.74 million) a year, based on an average of 248 million receipts issued per month.

This reduction helps save trees and improve the sustainability of the planet, bearing in mind that approximately 372,043 meters of paper roll are economized each month.



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## Corporate Information

### **PRESIDENT OF THE FEDERATIVE REPUBLIC OF BRAZIL**

Dilma Rousseff

### **MINISTER OF FINANCES**

Guido Mantega

### **CAIXA PRESIDENT**

Maria Fernanda Ramos Coelho

### **CAIXA ADDRESS**

SBS, Quadra 4, Lote 3/4, 70092-900,  
Brasília - DF

[caixa.gov.br](http://caixa.gov.br)

## Credits

### **TEXT**

National Lotteries Superintendent – SUALO  
National Marketing and Communication Superintendent – SUMAC

### **EDITION**

Racionalize Comunicação

### **VISUAL PROJECT AND LAYOUTING**

Borghieri/Erh/Lowe  
Racionalize Comunicação

### **PHOTOS**

File CAIXA, Thinkstockphotos, CPB/Dissemination and Tyba Agência Fotográfica – photographer André Valentim

**CAIXA**

GOVERNO FEDERAL  
**BRASIL**  
PÁTRIA EDUCADORA

A Sorte em Números

Loterias CAIXA



**2010**  
A Sorte em Números

 **Loterias CAIXA**