

Race to \$25

Official Rules

* NO PURCHASE OR LINKED ACCOUNT NECESSARY TO ENTER OR WIN.

* A PURCHASE DOES NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED.

* ALL DISPUTES WILL BE RESOLVED SOLELY BY BINDING ARBITRATION AND ENTRANTS WAIVE THE ABILITY TO BRING CLAIMS IN A CLASS ACTION FORMAT.

1. ELIGIBILITY: The Race to \$25 (the "Sweepstakes") is open only to members of Sponsor's online SaverLife platform and legal residents of the 50 United States or the District of Columbia who are 18 years of age or older as of date of entry and who are or become members of SaverLife during the Sweepstakes Period. You must use (or have used) your full legal name when creating the SaverLife account and there is a limit of one (1) SaverLife account per person. Employees, officers and directors of Earn, Inc. dba SaverLife ("Sponsor"), Realtime Media LLC ("Administrator") and their respective parent companies, affiliates, subsidiaries, advertising, contest, fulfillment and marketing agencies, (collectively, "Sweepstakes Parties") their immediate families (parent, child, sibling & spouse and their respective spouses, regardless of where they reside) and persons living in the same households as such individuals (whether related or not) are not eligible to participate in the Sweepstakes. By participating, you agree to these Official Rules and to the decisions of the Sponsor, which are final and binding in all respects. Void where prohibited by law, rule or regulation. All federal, state and local laws and regulations apply.

2. TIMING: The Sweepstakes begins at 12:00:01 a.m. Pacific Time ("PT") on January 1, 2025, and ends at 11:59:59 p.m. PT on December 31, 2025 (the "Sweepstakes Period"). The Sweepstakes Period is comprised of twelve (12) entry periods (each an "Entry Period"), each of which begins at 12:00 a.m. PT on the first day of the month and ends at 11:59:59 p.m. PT on the final day of the applicable month.

The computer clock of the Sponsor is the official time-keeping device in the Sweepstakes.

3. HOW TO ENTER: There are two (2) methods of participation in the Sweepstakes as outlined below:

1. SAVERLIFE MEMBER ACCOUNT METHOD: Eligible SaverLife members (existing and new members who are members prior to the end of the Sweepstakes Period) must have a linked savings account or link a new savings account before entering. During the Sweepstakes Period, members then will need to opt in to the Race for \$25 by selecting the Challenge within the SaverLife web or mobile applications. Savings will be tracked within the SaverLife dashboard to determine a member's eligibility for the Sweepstakes drawings. To be eligible for a prize, a member's savings balance in their linked savings account must increase by at least \$25.00 in the savings period of one (1) (or more) of the Entry Periods described above in Section 2. For each Entry Period during which your savings balance increases at least \$25, you will receive one (1) entry into the drawing for the applicable Entry Period, subject to the overall limit below:

Limit of one (1) Sweepstakes entry per person per Entry Period, regardless of method or combination of methods of entry and regardless of amount of savings account increase.

2. ALTERNATE METHOD OF ENTRY: If you are eligible per Section 1, during the Sweepstakes Period, to enter without linking an account, enter your full name, full mailing address (no P.O. Boxes), email address used to sign up for SaverLife, phone number, and birth date at <https://saverlife.typeform.com/to/MuUWgs1m> and you will receive one (1) entry into the drawing for the applicable Entry Period, subject to the overall limit below. Entries must be received before the end of each Entry Period. No mechanically reproduced entries will be accepted. No responsibility is assumed for lost, late, or incomplete entries. No responsibility is assumed for (i) technical, electronic, telephone, hardware, software or network, computer or data transmission errors, malfunctions, or difficulties of any kind or (ii) any incorrect data contained in any Sweepstakes entry. All entries become the property of Sponsor and will not be returned or acknowledged.

Limit of one (1) Sweepstakes entry per person, per email address, per phone number, and per mailing address per Entry Period, regardless of method or combination of methods of entry. Limit: Up to twelve (12) total entries per person during the entire Sweepstakes Period (up to one (1) per Entry Period). Attempts made by the same individual to earn more than the stated number of entries by using multiple or false contact information, accounts or otherwise may result in disqualification. Entries generated by a script, computer programs, macro, programmed, robotic or other automated means are void and may be disqualified. Entries that are in excess of the stated limit(s), incomplete, illegible, corrupted, damaged, destroyed, forged, false, lost, late or misdirected, deceptive or otherwise not in compliance with the Official Rules may be disqualified from the Sweepstakes at Sponsor's sole and absolute discretion. Those who do not follow all instructions, provide the required information in their entry form, or abide by these Official Rules or other instructions of Sponsor may be disqualified. Entries submitted by those who do not meet the eligibility requirements (including all requirements with respect to age and residence) are void. All materials submitted become the physical property of Sponsor and will not be returned. In the event of a dispute over the identity of an entrant, entry will be deemed submitted by the registered account holder of the email address associated with the

entry for the domain associated with the submitted address, provided that person is eligible. Any potential winner may be required to show proof of being the registered account holder.

Registered account holder is defined as the person assigned to an email address by an Internet access provider, online service provider or other organization responsible for assigning email addresses. In the event that a dispute regarding the identity of the individual who submitted an entry cannot be resolved to Sponsor's satisfaction, the affected entry will be deemed ineligible.

4. SWEEPSTAKES DRAWINGS/ODDS: On or about seven (7) days after the end of each Entry Period, the Administrator will conduct a random drawing from all eligible entries received within the Entry Period and select one thousand nine hundred and eighty (1,980) potential winners (one hundred and sixty five [165] per Entry Period) (see prize details below). Odds of winning a prize depend on the number of eligible entries received for the applicable Entry Period.

Non-winning entries will not carry over into subsequent drawings.

5. WINNER NOTIFICATION/PRIZE CLAIMING: Prizes will be awarded only upon winner redemption, confirmation, verification, and final approval by Sponsor. No substitution, transfer of any prize or cash alternative permitted, except by Sponsor who reserves the right, in its sole discretion, to substitute a prize of equal or greater value, if prize, or portion of prize, becomes unavailable. Each potential winner will be notified via the email address associated with entrant's membership within the SaverLife.org platform and will be responsible for redeeming any prize awarded within thirty (30) days of notification or forfeit the prize. It is also each potential winner's responsibility to ensure that the applicable prize payment mechanism is connected to their account in order to claim the prize. This must also take place within thirty (30) days or the prize will be forfeited. A potential winner becomes a "winner" only after verification of eligibility by Sponsor and completion of all redemption and connection steps specified above. No more than the stated number of prizes will be awarded. If, for any reason, more bona fide winners come forward seeking to claim prizes in excess of the number of prizes set forth in these Official Rules, the winners of the advertised number of prizes available may be selected by random drawing among all persons making purportedly valid claims for such prizes. Inclusion in such process shall be each entrant's sole and exclusive remedy under such circumstances. The Sweepstakes Parties are not responsible for and shall not be liable for late, lost, damaged, intercepted, misdirected, or unsuccessful efforts to notify the potential winners. Prizes are non-transferable, with no cash redemptions, equivalents, or substitutions except at Sponsor's sole and absolute discretion. All prize details not specified in these Official Rules will be determined in Sponsor's sole and absolute discretion. Prize details and availability are subject to change and prize provider's rules and restrictions, and in the event that Sponsor is unable to provide a winner with a prize, the Sponsor may elect to provide winner with the approximate value of such item in cash or award an alternate prize of comparable or greater value. All prizes are awarded "AS IS" and without warranty of any kind, express or implied (including, without limitation, any implied warranty of merchantability or fitness for a particular purpose). Winners

will be solely responsible for all federal, state and/or local taxes, and for any other fees or costs associated with the prizes they receive, regardless of whether they, in whole or in part, are used. The ARV of the prizes is based on available information provided to Sponsor and the value of any prize awarded to a winner may be reported for tax purposes as required by law. Unclaimed prizes will be forfeited. Prizes, if legitimately claimed, will be awarded. The Sweepstakes Parties are not responsible for and will not replace any lost, mutilated or stolen prizes or any prize that is undeliverable or does not reach a winner because of an incorrect or changed address or a disconnected account. If a winner does not accept or use the entire prize, the unaccepted or unused part of the prize will be forfeited, and the Sweepstakes Parties will have no further obligation with respect to that prize or portion of the prize. The Promotion Parties are not responsible for, and a winner will not receive the difference, if any, between the actual value of the prize at the time of award and the stated ARV in these Official Rules or in any Sweepstakes-related correspondence or material.

6. PRIZES/PRIZE RESTRICTIONS: One thousand nine hundred eighty (1,980) prizes will be awarded, one hundred sixty-five (165) for each Entry Period:

ONE HUNDRED EIGHTY (180) GRAND PRIZES (fifteen (15) per Entry Period): one (1) \$100 payment via ACH to their linked bank account or Hyperwallet, which gives the option of ACH, PayPal, or Venmo (depending on when the user set up their payout preference). Approximate Retail Value ("ARV") of each Grand Prize: \$100.

ONE THOUSAND EIGHT HUNDRED (1,800) FIRST PRIZES (one hundred fifty (150) per Entry Period): one (1) \$10 payment via ACH to their linked bank account or Hyperwallet, which gives the option of ACH, PayPal, or Venmo (depending on when the user set up their payout preference). ARV of each First Prize: \$10.

The total ARV of each Entry Period's prizes is \$3,000.

The total ARV of all prizes available in this Sweepstakes is \$36,000.

7. PRIZE RESTRICTIONS: Limit of one (1) prize per person and per household per Entry Period. Prizes will be fulfilled approximately two (2) to three (3) weeks after the applicable Entry Period. Prizes will be awarded only upon winner redemption, confirmation, verification, and final approval by Sponsor. No substitution, transfer of any prize or cash alternative permitted, except by Sponsor who reserves the right, in its sole discretion, to substitute a prize of equal or greater value, if prize, or portion of prize, becomes unavailable. Sweepstakes Parties are not responsible for late, lost, stolen, damaged, delayed, or undelivered prizes.

PRIZES ARE AWARDED "AS IS" WITH NO GUARANTEE. ALL WARRANTIES, WHETHER EXPRESS OR IMPLIED, INCLUDING THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, ARE HEREBY DISCLAIMED BY THE SWEEPSTAKES PARTIES. ALL PRIZE DETAILS ARE AT SPONSOR'S SOLE DISCRETION. ANY COSTS AND EXPENSES ASSOCIATED WITH PRIZE ACCEPTANCE AND USE NOT SPECIFIED HEREIN AS BEING PROVIDED ARE EACH WINNER'S SOLE RESPONSIBILITY.

8. GENERAL: Each winner hereby expressly grants to the Sweepstakes Parties and their respective designees all rights to use and publish his/her name, likeness (photographic or simulated), voice, and place of residence for all purposes, including without limitation, advertising, marketing, promotional and publicity purposes in connection with this Sweepstakes ("Advertising"), in any and all media now or hereafter devised, worldwide in perpetuity, without any form of notice or any amount or kind of compensation or permission, except where prohibited by applicable law. All copyright, trademark or other intellectual property rights in such Advertising shall be owned by Sponsor and/or its licensors, and each winning participant hereby disclaims and waives any claim of right to such Advertising. Such Advertising shall be solely under the control of Sponsor and/or its licensors, and each winner hereby waives any claim of control over the Advertising content as well as any possible claims of misuse of such winning recipient's name, likeness or voice under contract, tort or any other theory of law. The Sweepstakes Parties do not assume any responsibility for any disruption in the Sweepstakes, including but not limited to the failure or interruption of any internet service provider. In the event there is a discrepancy or inconsistency between disclosures and other statements contained in any Sweepstakes materials and the terms and conditions of these Official Rules, these Official Rules shall prevail, govern, and control. In no event will more prizes be awarded than those listed in these Official Rules. All federal, state, and local laws and regulations apply. All decisions as to these Official Rules and interpretations thereof are exclusively within the sole discretion of the Sweepstakes Parties and may be changed from time to time without notice. The Sweepstakes Parties reserve the right to cancel or modify the Sweepstakes at any time without notice. A potential winner may be requested to provide the Sponsor with proof that the potential winner is the authorized account holder of the email address associated with the winning entry. If, in Sponsor's sole determination, a dispute cannot be resolved, the entry will be deemed ineligible. Entries generated by a script, macro or other automated means will be disqualified. Entries that are incomplete, garbled, or corrupted are void and will not be accepted.

9. CONDUCT: By participating in this Sweepstakes, you agree to be bound by these Official Rules and the decisions of the Sweepstakes Parties, which shall be final, binding and non-appealable in all respects. Failure to comply with these Official Rules may result in disqualification. The Sweepstakes Parties reserve the right at their sole discretion to disqualify any individual found to be tampering with the participation process or the operation of the Sweepstakes, or to be acting in any manner deemed by the Sweepstakes Parties to be in violation of the Official Rules, or to be acting in any manner deemed by the Sweepstakes Parties to be unsportsmanlike or disruptive, or with intent to annoy, abuse, threaten or harass any other person and void all associated entries and/or registrations. CAUTION: ANY ATTEMPT

BY A USER, YOU OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, THE SWEEPSTAKES PARTIES RESERVE THE RIGHT TO SEEK DAMAGES AND OTHER REMEDIES (INCLUDING ATTORNEYS' FEES) FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW.

10. LIMITATIONS OF LIABILITY: The Sweepstakes Parties assume no responsibility or liability for (a) lost, late, stolen, undelivered, inaccurate, incomplete, delayed, misdirected, damaged or garbled registrations, entries, URLs, or emails; (b) any incorrect or inaccurate entry information, or for any faulty or failed electronic data transmissions; (c) any unauthorized access to, or theft, destruction or alteration of entries or registrations at any point in the operation of this Sweepstakes; (d) any technical malfunction, failure, error, omission, interruption, deletion, defect, delay in operation or communications line failure, regardless of cause, with regard to any equipment, systems, networks, lines, cable, satellites, servers, computers or providers utilized in any aspect of the operation of the Sweepstakes; (e) inaccessibility or unavailability of the Internet or any website or any combination thereof or for computer hardware or software malfunctions, failures or difficulties, or other errors or difficulties of any kind whether human, mechanical, electronic, computer, network, typographical, printing or otherwise relating to or in connection with the Sweepstakes, including, without limitation, errors or difficulties which may occur in connection with the administration of the Sweepstakes, the processing of entries, social networking posts, or registrations, the announcement of the prizes, or in any other Sweepstakes-related materials; or (f) any injury or damage to participants or to any other person's computer which may be related to or resulting from any attempt to participate in the Sweepstakes. If, for any reason, the Sweepstakes (or any part thereof) is not capable of running as planned for reasons which may include, without limitation, infection by computer virus, tampering, unauthorized intervention, fraud, technical failures, or any other causes which may corrupt or affect the administration, security, fairness, integrity or proper conduct of this Sweepstakes, then the Sweepstakes Parties reserve the right at their sole discretion to cancel, terminate, modify or suspend the Sweepstakes in whole or in part. If terminated, the Sweepstakes Parties will award the prizes from among all non-suspect, eligible entries received for the Sweepstakes up to the time of such action.

11. RELEASES: All participants, as a condition of participation in this Sweepstakes, agree to release, hold harmless and indemnify the Sweepstakes Parties from and against any and all liability, claims, damages, or actions of any kind whatsoever for injuries, damages, or losses to persons or property which may be sustained, in whole or in part, directly or indirectly, in connection with (i) participation in any aspect of the Sweepstakes, (ii) the receipt, ownership or use of the prize awarded, including any travel associated with any prize, (iii) participant's registration material on any related website, or (iv) any typographical or other error in these Official Rules.

12. CHOICE OF LAW AND JURISDICTION: Except where prohibited, all issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrants or winners, Sponsor, and administrator in connection with this Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of California, without giving effect to any choice of law or conflict of law rules or provisions (whether of the State of California or any other jurisdiction), which might otherwise cause the application of the laws of any jurisdiction other than the State of California. Any action seeking legal or equitable relief arising out of or relating to the Sweepstakes or these Official Rules shall be brought only in the courts of the State of California. You hereby irrevocably consent to the personal jurisdiction of said courts and waive any claim of forum non-convenience or lack of personal jurisdiction they may have.

13. DISPUTE RESOLUTION: The parties each agree to finally settle all disputes only through arbitration; provided, however, the Sponsor shall be entitled to seek injunctive or equitable relief in the state and federal courts in the State of California, and any other court with jurisdiction over the parties. In arbitration, there is no judge or jury and review is limited. The arbitrator's decision and award is final and binding, with limited exceptions, and judgment on the award may be entered in any court with jurisdiction. The parties agree that, except as set forth above, any claim, suit, action or proceeding arising out of or relating to this Sweepstakes shall be resolved solely by binding arbitration before a sole arbitrator under the streamlined Arbitration Rules Procedures of JAMS Inc. ("JAMS") or any successor to JAMS. In the event JAMS is unwilling or unable to set a hearing date within fourteen (14) days of the filing of a "Demand for Arbitration", then either party can elect to have the arbitration administered by the American Arbitration Association ("AAA") or any other mutually agreeable arbitration administration service. If an in-person hearing is required, then it will take place in the State of California. The federal or state law that applies to these Official Rules will also apply during the arbitration. Disputes will be arbitrated only on an individual basis and will not be consolidated with any other proceedings that involve any claims or controversy of another party, including any class actions; provided, however, if for any reason any court or arbitrator holds that this restriction is unconscionable or unenforceable, then the agreement to arbitrate doesn't apply and the dispute must be brought in a court of competent jurisdiction in the State of California. Sponsor agrees to pay the administrative and arbitrator's fees in order to conduct the arbitration (but specifically excluding any travel or other costs of entrant to attend the arbitration hearing). Either party may, notwithstanding this provision, bring qualifying claims in small claims court.

14. PRIVACY: Except as noted in these Official Rules, information collected for this Sweepstakes is used only for the purpose of Sweepstakes administration and winner notification and will not be re-used, sold or shared in any manner by the Sweepstakes Parties or any third parties unless you have elected to receive additional information or promotional material from the Sponsor, or a third party. By participating in the Sweepstakes, participant agrees to all of the terms and conditions of the Sponsor's Privacy Policy, which is available at <https://www.saverlife.org/privacy-policy/>. In the event of any discrepancy between the Sponsor's Privacy Policy and these Official Rules, these Official Rules shall control and govern.

15. TAX INFORMATION: All federal, state, local, and other taxes on prizes and any other costs and expenses associated with prize acceptance and use not specified herein as being provided, are the sole responsibility of the applicable winner.

16. WINNERS LIST: For the names of the winners, send a #10 self-addressed stamped envelope for receipt by March 9, 2026 to: Race to \$25 - Winners List Request, c/o EARN, Inc. dba SaverLife, 548 Market Street, PMB 46387, San Francisco, CA 94104.

17. SPONSOR: EARN, Inc. dba SaverLife, 548 Market Street, PMB 46387, San Francisco, CA 94104.

18. ADMINISTRATOR: Realtime Media LLC, 1001 Conshohocken State Road, STE 2-100, West Conshohocken, PA 19428