

Scratch and Save 2025 Instant Win Game

Official Rules

- NO PURCHASE OR PAYMENT IS NECESSARY TO ENTER OR WIN IN THIS PROMOTION. A PURCHASE OR PAYMENT OF ANY KIND DOES NOT INCREASE YOUR CHANCES OF WINNING.
- VOID WHERE PROHIBITED BY LAW.
- ALL DISPUTES WILL BE RESOLVED SOLELY BY BINDING ARBITRATION AND ENTRANTS WAIVE THE ABILITY TO BRING CLAIMS IN A CLASS ACTION FORMAT.

BY ENTERING (OR OTHERWISE PARTICIPATING IN) THE PROMOTION, YOU AGREE TO THESE OFFICIAL RULES, WHICH ARE A BINDING CONTRACT, SO READ THEM CAREFULLY BEFORE ENTERING. WITHOUT LIMITATION, THIS CONTRACT INCLUDES INDEMNITIES TO THE PROMOTION PARTIES FROM YOU AND A LIMITATION OF YOUR RIGHTS AND REMEDIES.

1. ELIGIBILITY: The Scratch and Save 2025 Instant Win Game ("Promotion") is open only to legal residents of the fifty (50) United States and the District of Columbia, who are eighteen (18) years of age or older at the time of Promotion registration and participation and who are members of Sponsor's online SaverLife platform ("SaverLife Members") before playing. 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 (the "Sponsor"), Realtime Media LLC ("Administrator"), and any of their respective parent companies, affiliates, subsidiaries, advertising, and fulfillment and marketing agencies (collectively, "Promotion 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 Promotion. By participating in the Promotion, you release, discharge, and hold harmless Promotion Parties, their respective parents, affiliates, subsidiaries, retailers, advertising and promotion agencies, and the respective officers, directors, employees, and agents of each of the foregoing from any and all damages whether direct or indirect, which may be due to or arise out of participation in the Promotion or any portion thereof, or the acceptance, use/misuse or possession of any prize. 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. The Promotion contains a game of chance in the form of the "Instant Win Game."

2. **TIMING:** The Promotion begins at 12:01 a.m. Pacific Time ("PT") on January 6, 2025 and ends at 11:59:59 p.m. PT on January 6, 2026 ("Promotion Period"). For purposes of prize distribution for the Instant Win Game and limits on Instant Win Game plays, the Promotion Period is comprised of fifty-two (52) weeks (each a "Week"), each of which begins on a Monday at 12:00:01 a.m. PT and ends the following Monday at 11:59:59 p.m. PT, except for the last Week, which begins on a Monday at 12:00:01 a.m. PT and ends the following Tuesday, January 6, 2026. The computer clock of Sponsor is the official time-keeping device in the Promotion.

3. **HOW TO PARTICIPATE:** There are two (2) methods to earn Instant Win Game plays (each a "Game Play") in this Promotion, as described below:

SaverLife Member with Linked Account Actions on SaverLife App (the "App") Method: During the Promotion Period, if you are eligible according to Section 1, and if you have linked your account to the SaverLife App, take the actions specified on the App to earn Game Plays, (such as logging into SaverLife, reading articles on the SaverLife website, using savings tools, or saving in the account you have linked to SaverLife and redeeming the points earned for Game Plays) as directed in the SaverLife dashboard. Visit the SaverLife Store in the App to redeem two hundred fifty (250) points for a Game Play, subject to the limit below.

SaverLife Member Alternate Method of Earning Instant Win Game Plays: During the Promotion Period, if you are eligible according to Section 1, to enter without linking an account to the App or taking the actions described above to earn points that can be redeemed for Instant Win Game Plays, visit <https://www.saverlife.org/scratchhandsaveamoe20> (the "Alternate Means of Earning Website") during the Promotion Period and complete and submit the registration form with your true and correct information in the required fields (required fields include: complete name, phone number, email address that must match the email address you used to sign up for SaverLife, and zip code). Upon registering, you will earn three (3) Game Plays, subject to the limit below.

Limit: you may earn or redeem up to three (3) Game Plays per person for each Week of the Promotion Period (regardless of method or combination of methods of earning Game Plays). All participants must satisfy the eligibility requirements set forth above in order to be eligible to win a prize.

INSTANT WIN GAME:

Once you have earned one (1) or more Game Plays, via one (1) of the methods above, during the Promotion Period, follow the links and instructions to play the Instant Win Game by virtually scratching the online scratch card to reveal whether you have won a prize. There will be 14,352 random, computer-generated winning times during the Promotion Period, 276 per Week, one (1) for each of the Instant Win prizes listed below. If you are the first entrant to play the Promotion at or after one of the randomly-generated times, you will be a potential instant winner of the prize indicated. To win, you must have revealed a winning card. You are not a winner of any prize even if the notification should so indicate, unless and until your eligibility and the winning Game Play have been verified and you have been notified that verification is complete. Sponsor will not accept screen shots or other evidence of winning in lieu of its validation process. Any Game Play that occurs after the system has failed for any reason is deemed a defective play, is void, and will not be honored. All winning Game Plays are subject to verification before any prize will be awarded. Receiving a prize is contingent upon compliance with these Official Rules. Limit of three (3) Instant Win Game Plays per person per Week of the Promotion Period.

The Promotion Parties are not responsible for technical, electronic, telephone, hardware, software or network, computer or data transmission errors, malfunctions, or difficulties of any kind, or for false, incorrect, changed, incomplete or illegible contact information.

Attempts made by the same individual to earn more than the stated number of Game Plays by using multiple or false contact information, accounts or otherwise may result in disqualification. Game Plays generated by a script, computer programs, macro, programmed, robotic or other

automated means are void and may be disqualified. Game Plays 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 Promotion at Sponsor's sole and absolute discretion. Those who do not follow all instructions, provide the required information in their registration form, or abide by these Official Rules or other instructions of Sponsor may be disqualified. Game Plays 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, registration/Game Play will be deemed submitted by the registered account holder of the email address associated with the registration/Game Play for the domain associated with the submitted address, provided that person is eligible. Winners may be required to show proof of being the registered account holders. 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 a Game Play cannot be resolved to Sponsor's satisfaction, the affected Gamer Play will be deemed ineligible.

4. **INSTANT WIN PRIZE AWARDING/ODDS:** 14,352 Instant Win prize winners (276 per Week) will be randomly determined by the Sponsor during the Promotion Period via Sponsor's time-based algorithm. Odds of winning an Instant Win Prize depend on the number of eligible Instant Win Game Plays and the date and time at which you play the Instant Win Game.

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 Instant Win prize 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. If any potential winner fails or refuses to take all required steps within the required time period (as applicable) or if the notification is returned as rejected, faulty, unclaimed or returned as undeliverable to potential winner, and/or the

potential winner is otherwise noncompliant, the potential winner will be disqualified the applicable prize will remain un-awarded. Unclaimed Instant Win prizes will remain un-awarded. A potential winner becomes a “winner” only after verification of eligibility by Sponsor.

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 in a random drawing from among all persons making purportedly valid claims for such prizes. Inclusion in such drawing shall be each entrant’s sole and exclusive remedy under such circumstances.

6. PRIZES/PRIZE RESTRICTIONS: A total of 14,352 prizes will be awarded during the Promotion.

INSTANT WIN PRIZES:

14,352 INSTANT WIN PRIZES (276 PER WEEK): Each winner will receive one (1) \$5 payment via ACH to their linked bank account or Hyperwallet which gives the option of ACH, Paypal, or Venmo (depending on when the winner sets up payout preference). The Approximate Retail Value (“ARV”) of each Instant Win prize is \$5.

The ARV of all prizes available in this Promotion is \$71,760.

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 are subject to prize provider’s rules and restrictions. In the event that Sponsor is unable to provide a prize or prize component, the Sponsor may elect to provide winners with the approximate value of such item in cash or award an alternate prize of comparable or greater value. 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 received, regardless of whether they, in whole or in part, are used. The ARV of the prizes is based on available information provided to Sponsor as of the time these Official Rules are printed and may fluctuate. Any unclaimed prize will be forfeited. Prizes, if legitimately claimed, will be awarded. The Promotion 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 the winner because of an incorrect or changed address or 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 Promotion Parties will have no further obligation with respect to that prize or portion of the prize. No more than the stated number of prizes will be awarded. The Promotion Parties are not responsible for and winner will not receive the difference, if any, between the actual value of the prizes at the time of award and the stated ARV in these Official Rules or in any Promotion-related correspondence or material. Limit of up to three (3) Instant Win prizes per person, per Week. Sponsor will attempt to fulfill all properly-claimed prizes within approximately one (1) to three (3) weeks after winner verification.

8. GENERAL: Subject to applicable law, each winner hereby expressly grants to the Promotion Parties and their respective successors, assigns, sublicensees and designees, the irrevocable right to use and publish his/her name, social handles, likeness (photographic or simulated), voice, biography and place of residence for all purposes, including, without limitation, advertising, marketing, promotional and publicity purposes in connection with this Promotion ("Advertising"), in any and all media now or hereafter devised, worldwide, in perpetuity, without any form of notice, permission or any amount or kind of compensation, except for the awarding of the prize(s) to the winner(s). All copyright, trademark or other intellectual property rights in such Advertising shall be owned by Sponsor and/or its licensors, and each winning entrant 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 Promotion Parties do not assume any responsibility for any disruption in the Promotion, including, but not limited to, the failure or interruption of any social media platform or any internet service provider. In the event there is a discrepancy or inconsistency between disclosures and other statements contained in any Promotion materials and the terms and conditions of these Official Rules, these Official Rules shall prevail, govern, and control. In the event Sponsor is prevented from continuing with the Promotion by any event beyond its control, including, but not limited to, fire, flood, epidemic, earthquake, explosion, labor dispute or strike, act of God or public enemy, communications or equipment failure, utility or service interruptions, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared), interference with the Promotion by any party, or any federal, state, or local government law, order, or regulation, order of any court or jurisdiction, or other cause not reasonably within Sponsor's control (each, a "Force Majeure" event or occurrence), Sponsor shall have the right to modify, suspend or terminate the Promotion or prize. Sponsor additionally reserves the right, in its sole and absolute discretion: (a) to modify, suspend or terminate the Promotion should

causes beyond Sponsor's control corrupt or interfere with the administration, integrity, operation, security or proper play of the Promotion; or (b) to disqualify any entrant found to be, or suspected of: (i) tampering with the registration process or the operation of the Promotion; (ii) acting in violation of these Official Rules; or (iii) acting in an un-sportsmanlike manner.

9. CONDUCT: The Promotion Parties are not responsible for the actions of entrants in connection with the Promotion, including entrants' attempts to circumvent the Official Rules or otherwise interfere with the administration, security, fairness, integrity or proper conduct of the Promotion. The Promotion 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 Promotion, or to be acting in any manner deemed by the Promotion Parties to be in violation of the Official Rules, or to be acting in any manner deemed by the Promotion Parties to be unsportsmanlike or disruptive, or with intent to annoy, abuse, threaten or harass any other person and void all associated Game Plays and/or registrations. CAUTION: ANY ATTEMPT BY A USER, YOU OR ANY OTHER INDIVIDUAL TO DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE PROMOTION IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, THE PROMOTION PARTIES RESERVE THE RIGHT TO SEEK DAMAGES AND OTHER REMEDIES (INCLUDING ATTORNEYS' FEES) FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW. Sponsor reserves the right, at its sole and absolute discretion, to disqualify (or terminate the prize of) any individual who is found to be, or suspected of, acting in violation of these Official Rules, or to be acting in an unsportsmanlike, obscene, immoral or disruptive manner, or with the intent to annoy, abuse, threaten or harass any other person.

10. WAIVERS AND DISCLAIMERS: The Promotion Parties assume no responsibility or liability for: (a) lost, late, stolen, undelivered, inaccurate, incomplete, delayed, misdirected, damaged or garbled registrations, Game Plays, URLs, or emails; (b) any incorrect or inaccurate registration information, or for any faulty or failed electronic data transmissions; (c) any unauthorized access to, or theft, destruction or alteration of Game Plays or registrations at any point in the operation of this Promotion; (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 Promotion; (e) inaccessibility or unavailability of the Internet or the 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 Promotion, including, without limitation, errors or difficulties which may occur in connection with the administration of the Promotion, the processing of Game Plays, social

networking posts, or registrations, the announcement of the prizes, or in any other Promotion-related materials; or (f) any injury or damage to entrants or to any other person's computer which may be related to or resulting from any attempt to participate in the Promotion. If, for any reason, the Promotion (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 Promotion, then the Promotion Parties reserve the right at their sole discretion to cancel, terminate, modify or suspend the Promotion in whole or in part. If terminated, the Promotion Parties will award the prizes from among all non-suspect, eligible Game Plays received for the Promotion up to the time of such action.

11. RELEASES: All entrants, as a condition of participation in this Promotion, agree to release, discharge, indemnify and hold harmless the Promotion Parties and each of their respective directors, officers, employees, agents, successors and assigns (collectively, "Released Parties") from and against any and all liability, claims, costs (including attorneys' fees), losses, damages, fines, 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 Promotion (including travel to/from any Promotion activity), (ii) the receipt, ownership, use or misuse of the prize awarded, including any travel associated with any prize, (iii) the Released Parties' violation of rights of publicity or privacy, claims of defamation or portrayal in a false light or based on any claim of infringement of intellectual property; (iv) entrant's registration material on any related website, or (iv) any typographical, human or other error in the printing, offering, selection, operation or announcement of any Promotion activity and/or prize.

12. GOVERNING LAW AND LIMITATION OF LIABILITY: All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules or the rights and obligations of entrants, Sponsor or the Released Parties in connection with the Promotion will be governed by and construed in accordance with the internal laws of the State of California, without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of any other laws.

BY ENTERING THE PROMOTION, ENTRANT AGREES THAT TO THE EXTENT PERMITTED BY APPLICABLE LAW: (A) ANY AND ALL DISPUTES, CLAIMS AND CAUSES OF ACTION ARISING OUT OF OR CONNECTED WITH THE PROMOTION, OR ANY PRIZE AWARDED, WILL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS

ACTION; (B) ANY AND ALL CLAIMS, JUDGMENTS AND AWARDS WILL BE LIMITED TO ACTUAL THIRD-PARTY, OUT-OF-POCKET COSTS INCURRED (IF ANY) NOT TO EXCEED TEN DOLLARS (\$10.00), BUT IN NO EVENT WILL ATTORNEYS' FEES BE AWARDED OR RECOVERABLE; (C) UNDER NO CIRCUMSTANCES WILL ANY ENTRANT BE PERMITTED TO OBTAIN ANY AWARD FOR, AND ENTRANT HEREBY KNOWINGLY AND EXPRESSLY WAIVES ALL RIGHTS TO SEEK, PUNITIVE, INCIDENTAL, CONSEQUENTIAL OR SPECIAL DAMAGES, LOST PROFITS AND/OR ANY OTHER DAMAGES, OTHER THAN ACTUAL OUT OF POCKET EXPENSES NOT TO EXCEED TEN DOLLARS (\$10.00), AND/OR ANY RIGHTS TO HAVE DAMAGES MULTIPLIED OR OTHERWISE INCREASED; AND (D) ENTRANTS' REMEDIES ARE LIMITED TO A CLAIM FOR MONEY DAMAGES (IF ANY) AND ENTRANT IRREVOCABLY WAIVES ANY RIGHT TO SEEK INJUNCTIVE OR EQUITABLE RELIEF. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY, SO THE ABOVE MAY NOT APPLY TO YOU.

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 Promotion 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. REGISTRATION INFORMATION AND PROMOTION COMMUNICATIONS: As a condition of participating in the Promotion, each entrant gives consent for Sponsor to obtain and deliver his or her name, address and other information to third parties for the purpose of administering this Promotion and to comply with applicable laws, regulations and rules. Any information entrant provides to Sponsor may be used to communicate with entrant in relation to this Promotion or on a Promotion winner's list. By participating in the Promotion, entrant 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. MISCELLANEOUS: The invalidity or unenforceability of any provision of these Official Rules will not affect the validity or enforceability of any other provision. In the event that any provision of the Official Rules is determined to be invalid or otherwise unenforceable or illegal, the other provisions will remain in effect and will be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. Sponsor's failure to enforce any term of these Official Rules will not constitute a waiver of that provision. Entrants agree to waive any rights to claim ambiguity of these Official Rules. Headings are solely for convenience of reference and will not be deemed to affect in any manner the meaning or intent of the documents or any provision hereof. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any Promotion -related materials, privacy policy or terms of use on any website, social media platform or application and/or the terms and conditions of the Official Rules, the Official Rules shall prevail, govern and control and the discrepancy will be resolved in Sponsor's sole and absolute discretion.

16. SPONSOR: Earn Inc, dba SaverLife, 548 Market Street, PMB 46387, San Francisco, CA 94104. Reference to third parties in connection with prizes and/or third-party websites or services are for reference and identification purposes only and not intended to suggest endorsement, sponsorship or affiliation with Sponsor or the Promotion.

17. ADMINISTRATOR: Realtime Media LLC, 1001 Conshohocken State Road, STE 2-100,

West Conshohocken, PA 19428.

