

**Financial Futures Savings Challenge Promotion
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 OUTSIDE OF THE ELIGIBILITY AREA (DEFINED BELOW) AND 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 Financial Futures Savings Challenge (the "Sweepstakes") is open only to legal United States residents of the fifty (50) United States and the District of Columbia (the "Eligibility Area"), who are eighteen (18) years of age or the age of majority in their jurisdiction of residence, whichever is older, at the time of entry. Entrants must also be members of the SaverLife platform. 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, "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 in the Sweepstakes, you release, discharge and hold harmless Sweepstakes Parties, their respective parents, affiliates, subsidiaries, retailers, advertising and Sweepstakes 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 Sweepstakes 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 outside of the Eligibility Area and where prohibited by law. All federal, state, and local laws and regulations apply.
2. **TIMING:** The Sweepstakes begins at 12:00:01 a.m. (midnight) Pacific Time ("PT") on September 1, 2026 and ends at 11:59:59 p.m. PT on September 30, 2026 ("Sweepstakes Period"). The computer clock of Sponsor is the official time-keeping device in the Sweepstakes .
3. **HOW TO PARTICIPATE:** During the Sweepstakes Period, visit SaverLife.org (the "Website") and complete and submit all required information to create a SaverLife account (if you have not done so already), including your complete name, phone number, and email address. Once logged in to your SaverLife account during the Sweepstakes Period, you may enter the Sweepstakes using one (1) of the methods described below.

A. Grand Prize Entry

There are two (2) ways to earn one (1) entry into the Grand Prize drawing during the Sweepstakes Period:

i. Increase Your Savings by Sixty Dollars (\$60.00)

During the Sweepstakes Period, link (or have previously linked) a savings account with a participating credit union to your SaverLife account. To receive one (1) Grand Prize entry, the balance of your linked savings account must increase by at least sixty dollars (\$60.00) during the Sweepstakes Period. Savings activity will be tracked through your

SaverLife dashboard to determine eligibility. Upon satisfying these requirements, you will receive one (1) entry into the Grand Prize drawing and one (1) entry into the First Prize drawing, subject to the applicable entry limits below.

ii. Alternate Method of Entry ("AMOE")

To receive one (1) Grand Prize entry without linking a participating credit union savings account or increasing your savings balance by at least sixty dollars (\$60.00), hand-print your complete name, street address (no P.O. Boxes), email address associated with your SaverLife account, telephone number, and date of birth on a plain 3" x 5" card, and your favorite SaverLife SaverHub article title, and mail it in a stamped envelope to: Financial Futures Savings Challenge Grand Prize Entry (12857) c/o Realtime Media LLC, 2460 General Armistead Ave, Suite 209, West Norriton, PA 19403. Mail-in entries must be postmarked during the Sweepstakes Period and received by October 4, 2026. Each eligible mail-in entry will receive one (1) Grand Prize entry and one (1) First Prize entry.

Grand Prize Entry Limit: An entrant may receive no more than one (1) Grand Prize entry during the Sweepstakes Period.

B. First Prize Entry

There are two (2) ways to earn one (1) entry into the First Prize drawing during the Sweepstakes Period:

i. Increase Your Savings by Thirty Dollars (\$30.00)

During the Sweepstakes Period, link (or have previously linked) a savings account with a participating credit union to your SaverLife account. To receive one (1) First Prize entry, the balance of your linked savings account must increase by at least thirty dollars (\$30.00), but by less than sixty dollars (\$60.00), during the Sweepstakes Period. Savings activity will be tracked through your SaverLife dashboard to determine eligibility. Upon satisfying these requirements, you will receive one (1) entry into the First Prize drawing, subject to the entry limits below.

ii. Alternate Method of Entry

To receive one (1) First Prize entry without linking a participating credit union savings account or increasing your savings balance by at least thirty dollars (\$30.00) hand-print your complete name, street address (no P.O. Boxes), email address associated with your SaverLife account, telephone number, and date of birth on a plain 3" x 5" card, and your favorite SaverLife SaverHub article title, and mail it in a stamped envelope to: Financial Futures Savings Challenge First Prize Entry (12857) c/o Realtime Media LLC, 2460 General Armistead Ave, Suite 209, West Norriton, PA 19403. Mail-in entries must be postmarked during the Sweepstakes Period and received by October 4, 2026. Each eligible mail-in entry will receive one (1) First Prize entry.

First Prize Entry Limit: An entrant may receive no more than one (1) First Prize entry during the Sweepstakes Period. An entrant who receives a First Prize entry pursuant to Section 3. A. i or Section 3.A.ii is not eligible to receive an additional First Prize entry pursuant to Section 3.B.i or Section 3.B. ii.

The Sweepstakes Parties are not responsible for technical 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 Sweepstakes entries using multiple or false contact information, accounts or otherwise may result in disqualification. Sweepstakes entries generated by artificial intelligence, script, computer programs, macro, programmed, robotic or other automated means are void and may be disqualified. Sweepstakes 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. Sweepstakes entries submitted by those who do not meet the eligibility requirements (including all requirements with respect to age and residence) are void. 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, 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 an entry cannot be resolved to Sponsor's satisfaction, the affected entry will be deemed ineligible.

4. SWEEPSTAKES DRAWING/ODDS:

On or about October 19, 2026, the Administrator will conduct separate random drawings to select potential winners from among all eligible entries received during the Sweepstakes Period, as follows:

Twenty-five (25) potential Grand Prize winners will be selected from among all eligible Grand Prize entries received during the Sweepstakes Period from members of participating credit unions that are part of the Inclusiv network, and fifty (50) potential First Prize winners will be selected from among all eligible First Prize entries received during the Sweepstakes Period from members of participating credit unions that are part of the Inclusiv network, in each case in accordance with these Official Rules.

Twenty-five (25) potential Grand Prize winners will be selected from among all eligible Grand Prize entries received during the Sweepstakes Period from members of participating credit unions that are not part of the Inclusiv network, and fifty (50) potential First Prize winners will be selected from among all eligible First Prize entries received during the Sweepstakes Period from members of participating credit unions that are not part of the Inclusiv network, in each case in accordance with these Official Rules.

The odds of winning a Grand Prize depend on the number of eligible Grand Prize entries received in the applicable prize pool during the Sweepstakes Period. The odds of winning a First Prize depend on the number of eligible First Prize entries received in the applicable prize pool during the Sweepstakes Period. Each entrant is limited to one (1) prize during the Sweepstakes Period. Accordingly, if a potential Grand Prize winner is selected in a First Prize drawing, that potential winner will be deemed ineligible to receive the First Prize, and an alternate potential First Prize winner will be selected in accordance with these Official Rules.

- 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 SaverLife membership and/or entry in a commercially reasonable time after the applicable drawing. Each potential winner must respond to the notification within three (3) days of notification, or such potential winner may be disqualified, and an alternate potential winner may be selected. 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 any potential winner, and/or the potential winner is otherwise noncompliant, the potential winner will be disqualified and an alternate may be selected for the applicable prize, up to three (3) alternates, after which the applicable prize 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: The following prizes are available during the Sweepstakes:

FIFTY (50) GRAND PRIZES (Twenty-Five (25) per Prize Pool): Each Grand Prize consists of Five Hundred Dollars (\$500.00) awarded via ACH transfer, PayPal, or Venmo (depending on winner's selected payout preference). The approximate retail value ("ARV") of each Grand Prize is \$500.00.

ONE HUNDRED (100) FIRST PRIZES (Fifty (50) per Prize Pool): Each First Prize consists of Two Hundred Fifty Dollars (\$250.00) awarded via ACH transfer, PayPal, or Venmo (depending on winner's selected payout preference). The ARV of each First Prize is \$250.00.

The total ARV of all prizes available in the Sweepstakes is \$50,000.00.

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. In the event that Sponsor is unable to provide a prize, 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. Any unclaimed prize 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 the winner because of an incorrect or changed address or email 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. No more than the stated number of prizes will be awarded. Limit of one (1) prize per person and per email address during the Sweepstakes Period. Sponsor will attempt to fulfill all properly claimed prizes within approximately four (4) to six (6) weeks after winner verification.

7. GENERAL: Subject to applicable law, each winner hereby expressly grants to the Sweepstakes Parties and their respective successors, assigns, sublicensees and designees, the irrevocable right to use and publish his/her name, likeness (photographic or simulated), voice, biography and place of residence for all purposes, including, without limitation, advertising, marketing, Sweepstakes 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, 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 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 the event Sponsor is prevented from continuing with the Sweepstakes 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 Sweepstakes 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 Sweepstakes or prize. Sponsor additionally reserves the right, in its sole and absolute discretion: (a) to modify, suspend or terminate the Sweepstakes should causes beyond Sponsor's control corrupt or interfere with the administration, integrity, operation, security of the Sweepstakes; or (b) to disqualify any entrant found to be, or suspected of: (i) tampering with the entry process or the operation of the Sweepstakes; (ii) acting in violation of these Official Rules; or (iii) acting in an un-sportsmanlike manner.

8. **CONDUCT:** The Sweepstakes Parties are not responsible for the actions of entrants in connection with the Sweepstakes, including entrants' attempts to circumvent the Official Rules or otherwise interfere with the administration, security, fairness, integrity or proper conduct of the Sweepstakes. 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 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. 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.
9. **WAIVERS AND DISCLAIMERS:** 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 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 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 entrants 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.
10. **RELEASES:** All entrants, as a condition of participation in this Sweepstakes, agree to release, discharge, indemnify and hold harmless the Sweepstakes 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 Sweepstakes (including travel to/from any Sweepstakes 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 (v) any typographical, human or other error in the printing, offering, selection, operation or announcement of any Sweepstakes activity and/or prize.

- 11. 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 Sweepstakes 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 SWEEPSTAKES, 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 SWEEPSTAKES, 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.

- 12. 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.

- 13. ENTRY INFORMATION AND SWEEPSTAKES COMMUNICATIONS:** As a condition of participating in the Sweepstakes, 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 Sweepstakes 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 Sweepstakes or on a Sweepstakes winner's list. By participating in the Sweepstakes, 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.
- 14. MISCELLANEOUS:** The invalidity or unenforceability of any provision of these Official Rules Declaration will not affect the validity or enforceability of any other provision. In the event that any provision of the Official Rules or the Declaration 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 Sweepstakes-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.
- 15. WINNERS LIST:** To receive a list of the winners who won a prize of more than \$25, send a #10 self-addressed, stamped envelope for receipt by November 2, 2026 to: Financial Futures Savings Challenge Sweepstakes (12857) - Winners List Request, c/o SaverLife, 548 Market Street, PMB 46387, San Francisco, CA 94104.
- 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 Sweepstakes.
- 17. ADMINISTRATOR:** Realtime Media LLC, 2460 General Armistead Ave, Suite 209, West Norriton, PA 19403.

Financial Futures Savings Challenge Sweepstakes – Abbreviated Rules

Please use the following short-form official rules disclosures for all advertising and marketing of the Sweepstakes:

Website Footer

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. Open only to legal residents of the fifty (50) United States and the District of Columbia, 18 years of age or the age of majority in their jurisdiction of residence, whichever is older, who are members of the SaverLife platform during the Sweepstakes Period. Entry Limits apply. Void where prohibited. Sweepstakes begins at 12:00:01 a.m. PT on 9/1/26 and ends at 11:59:59 p.m. PT on 9/30/26. For Official Rules, including how to enter, prize descriptions, odds disclosures, alternate method of entry, and complete details, [click here](#). Sponsor: EARN Inc., dba SaverLife, 548 Market Street, PMB 46387, San Francisco, CA 94104.

Email Footer/Print

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. Open only to legal residents of the fifty (50) United States and the District of Columbia, 18 years of age or the age of majority in their jurisdiction of residence, whichever is older, who are members of the SaverLife platform during the Sweepstakes Period. Entry Limits Apply. Void where prohibited. Sweepstakes begins at 12:00:01 a.m. PT on 9/1/26 and ends at 11:59:59 p.m. PT on 9/30/26. For Official Rules, including how to enter, prize descriptions, odds disclosures, alternate method of entry, and complete details, [visit \[Insert URL\]](#). Sponsor: EARN Inc., dba SaverLife, 548 Market Street, PMB 46387, San Francisco, CA 94104.

Online Ads

NO PURCHASE NECESSARY. Void where prohibited. Open only to legal residents of the fifty (50) United States and the District of Columbia, 18 years of age or the age of majority in their jurisdiction of residence, whichever is older, who are members of the SaverLife platform during the Sweepstakes Period. Entry Limits Apply. Sweepstakes ends at 11:59:59 p.m. PT on 9/30/26. For Official Rules, prize descriptions, odds disclosures, alternate method of entry, and complete details, [visit \[Insert URL\]](#). Sponsor: EARN Inc., dba SaverLife.