

**Blackrock Future Builders Retention Bonus Offer - Texas
Terms & Conditions**

**Offer available only while Reward supplies last.
Rewards are claimed on a first-come, first-served basis.**

1. **ELIGIBILITY:** The Blackrock Future Builders Retention Bonus Offer - Texas (the "Offer") is available only to legal United States residents who are registered with an IBEW-NECA Joint Apprenticeship program in the state of Texas who are eighteen (18) years of age or older. 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 involved in the Offer are herein collectively referred to as the "Offer Entities". Void elsewhere and where prohibited by law. All federal, state, and local laws and regulations apply. By participating in this Offer, you unconditionally accept and agree to comply with and abide by these "Terms & Conditions" and the decisions of Sponsor, including the interpretation of these Terms & Conditions, administration of the Offer, fulfillment of the Rewards (as defined below), and Sponsor's exercise of discretion, which will be final, non-appealable, and binding in all respects. By participating in the Offer, you release, discharge and hold harmless Offer Entities from any and all damages whether direct or indirect, which may be due to or arise out of participation in the Offer or any portion thereof, or the acceptance, use/misuse or possession of any Reward.
2. **TIMING:** The Offer begins at or about 12:00 a.m. (midnight) Eastern Time ("ET") on September 1, 2026 and ends at 11:59 p.m. ET on June 30, 2027, or while Reward supplies last, whichever occurs first (the "Offer Period"). Five thousand four hundred (5,400) total \$650 bonus rewards are available only while supplies last, and are fulfilled on a first-come, first-served basis. The designated computer clock of the Sponsor is the official time-keeping device in the Offer. Sponsor reserves the right to modify or terminate this Offer at any time.
3. **HOW TO PARTICIPATE:** During the Offer Period, join SaverLife using your full legal name through the LMS platform available at <https://lms.protechskillsinstitute.org>, and follow the instructions to link at least one (1) transaction account for view-only access through the Plaid integration. Only new SaverLife account signups who link an eligible transaction account and complete the apprenticeship probationary period are eligible to receive a Reward in the Offer.

Attempts made by the same individual to earn more than one (1) Reward using multiple or false contact information, accounts or otherwise may result in disqualification. SaverLife account signups generated by artificial intelligence, script, computer programs, macro, programmed, robotic or other automated means are void and may be disqualified. SaverLife account signups that are incomplete, illegible, corrupted, damaged, destroyed, forged, false, lost, late or misdirected, deceptive or otherwise not in compliance with the Terms & Conditions may be disqualified from the Offer at Sponsor's sole and absolute discretion. SaverLife account signups from those who do not meet the eligibility requirements (including all requirements with respect to age and apprenticeship location) are void.

4. **REWARDS AND CLAIMING:** Each "Reward" is Six Hundred Fifty and 00/100 Dollars (\$650.00 USD) bonus fulfilled via ACH transfer, PayPal, or Venmo (depending on participant's selected payout preference). The approximate retail value ("ARV") of each Reward is \$650. Five Thousand Four Hundred (5,400) total Rewards are available in the Offer. Upon Sponsor's verification of an eligible SaverLife account signup and link of an eligible account as set forth above, if Reward supplies remain, you will receive a notification email from the Sponsor at the email address associated with your SaverLife account. Please allow four (4) to six (6) weeks from Sponsor's verification for Reward fulfillment. You will be notified via the email address associated with your membership within the SaverLife.org platform and will be responsible for redeeming your Reward within thirty (30) days of notification or forfeit the Reward. It is also your responsibility to ensure that the applicable Reward payment mechanism is connected to your account in order to claim the Reward. This must also take place within thirty (30) days, or the Reward will be forfeited.

The Offer Entities are not responsible for and will not replace any lost, mutilated, or stolen Reward or any Reward that is undeliverable or does not reach a participant because of an incorrect or changed SaverLife account details or linked transaction account. Limit: One (1) Reward per person. Attempts made by the same individual to receive more than one (1) Reward by using multiple or false contact information, accounts or otherwise, may result in disqualification. Sponsor reserves the right to modify, substitute, or terminate a Reward in its sole and reasonable discretion.

- 5. LIMITATION OF LIABILITY:** The Offer Entities do not assume any responsibility for any disruption in the Offer, including, but not limited to, the failure or interruption of any website or any internet service provider. In the event there is a discrepancy or inconsistency between disclosures and other statements contained in any Offer materials and these Terms & Conditions, these Terms & Conditions shall prevail, govern, and control. In the event Sponsor is prevented from continuing with the Offer 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 Offer 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 Offer. If, for any reason, the Offer (or any part thereof) is not capable of running as planned for reasons which may include, without limitation, a Force Majeure event/occurrence, 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 Offer, then the Offer Entities reserve the right at their sole discretion to cancel, terminate, modify or suspend the Offer in whole or in part.

By participating in this Offer, you agree that the Offer Entities and each of their respective affiliates, subsidiaries, representatives, consultants, contractors, legal counsel, advertising, public relations, promotional, fulfillment and marketing agencies, website providers and each their respective officers, directors, stockholders, employees, representatives, designees and agents ("Released Parties") are not responsible for: (i) lost, late, damaged, incomplete, stolen, misdirected, or undeliverable Rewards; (ii) any computer, telephone, satellite, cable, network, electronic or Internet hardware or software malfunctions, failures, connections, or availability; (iii) garbled, corrupt or jumbled transmissions, service provider/network accessibility, availability or traffic congestion; (iv) any technical, mechanical, printing or typographical or other error; (v) the incorrect or inaccurate capture of account information or the failure to capture, or loss of, any such information; (vi) any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, technical error, theft or destruction or unauthorized access to the Offer; (vii) any injury or damage, whether personal or property, to participants or to any person's computer related to or resulting from participating in the Program; and (viii) accounts that are late, forged, lost, misplaced, misdirected, tampered with, incomplete, deleted, damaged, garbled or otherwise not in compliance with the Terms & Conditions.

By participating in this Offer you agree: (i) to be bound by these Terms & Conditions; (ii) to waive any rights to claim ambiguity with respect to these Terms & Conditions; (iii) to waive all of your rights to bring any claim, action or proceeding against any of the Released Parties in connection with the Offer; and (iv) to forever and irrevocably agree to release and hold harmless each of the Released Parties from any and all claims, lawsuits, judgments, causes of action, proceedings, demands, fines, penalties, liability, costs and expenses (including, without limitation, reasonable attorneys' fees) that may arise in connection with: (a) the Offer, including, but not limited to, any Offer-related activity or element thereof, participation or inability to participate in the Offer; (b) the violation of any third-party privacy, personal, publicity or proprietary rights; (c) human error; (d) any wrongful, negligent, or unauthorized act or omission on the part of any of the Released Parties; or (e) the negligence or willful misconduct by a participant

CAUTION: ANY ATTEMPT BY A USER, YOU, OR ANY OTHER INDIVIDUAL TO DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE OFFER IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, THE OFFER ENTITIES 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 Reward of) any individual who is found to be, or suspected of, acting in violation of these Terms & Conditions, 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.

- 6. WAIVERS AND DISCLAIMERS:** The Offer Entities assume no responsibility or liability for: (a) lost, late, stolen, undelivered, inaccurate, incomplete, delayed, misdirected, damaged or garbled accounts, emails, and/or Rewards; (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 accounts at any point in the operation of this Offer; (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 Offer; (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 Offer, including, without limitation, errors or difficulties which may occur in connection with the administration of the Offer; or (f) any injury or damage to participant's or to any other person's computer which may be related to or resulting from any attempt to participate in the Offer.
- 7. GOVERNING LAW AND LIMITATION OF LIABILITY:** All issues and questions concerning the construction, validity, interpretation and enforceability of these Terms & Conditions or the rights and obligations of participants, Sponsor or the Released Parties in connection with the Offer 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.
- 8. 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.
- 9. PRIVACY POLICY AND OFFER COMMUNICATIONS:** By participating in the Offer, you acknowledge and agree that all information and material, including any personal information associated with your SaverLife account will be shared with Sponsor's agents, representatives, and other third parties involved in the execution, administration, or hosting of the Offer and to comply with applicable laws, regulations and rules. Information associated with your SaverLife account will not be used for marketing

or promotional purposes (except for any marketing purposes a participant may have selected to receive from Sponsor through other channels). By participating in the Offer, each 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 Terms & Conditions, these Terms & Conditions shall control and govern.

- 10. MISCELLANEOUS:** Any attempted form of participation in this Offer other than as described herein is void. Sponsors reserve the right to disqualify any individual found, in their sole and absolute opinion, to be tampering with the operation of the Offer, to be acting in violation of these Terms & Conditions or to be acting in an unsportsmanlike manner or with the intent to disrupt the normal operation of the Offer. The invalidity or unenforceability of any provision of these Terms & Conditions will not affect the validity or enforceability of any other provision. In the event that any provision of the Terms & Conditions 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 Terms & Conditions will not constitute a waiver of that provision. Participants agree to waive any rights to claim ambiguity of these Terms & Conditions. 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 Offer-related materials, privacy policy or terms of use on any website, social media platform or application and/or the terms and conditions of the Terms & Conditions, the Terms & Conditions shall prevail, govern and control and the discrepancy will be resolved in Sponsor's sole and absolute discretion.
- 11. 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 Offer.
- 5. ADMINISTRATOR:** Realtime Media LLC, 2460 General Armistead Ave, Suite 209, West Norriton, PA 19403.