Holiday Savings Boost 2026 Promotion
Official Rules

- **NO PURCHASE OR PAYMENT IS NECESSARY TO ENTER OR WIN ANY RANDOM DRAWING ON THIS PROMOTION. A PURCHASE OR PAYMENT OF ANY KIND DOES NOT INCREASE YOUR CHANCES OF WINNING A PRIZE AWARDED VIA RANDOM DRAWING.**
- **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 Holiday Savings Boost 2026 Promotion ("Promotion") is open only to legal residents of the fifty (50) United States and the District of Columbia, who are at least eighteen (18) years of age or older, and have a SaverLife account (or are willing to create one) linked with an eligible savings account at the time of entry. 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. All federal, state, and local laws and regulations apply. The Promotion includes the "Holiday Savings Champions" savings challenge (the "Contest") and the "25 Days of Savings and Cheer" game of chance (the "Sweepstakes"), as further described below. Entries into the Contest and Sweepstakes are earned separately as described below.

2. **TIMING:** The Contest and the Sweepstakes have separate participation periods, as set forth below:

   A. **Holiday Savings Champions:** The Contest entry period begins at 12:00 a.m. (midnight) Pacific Time ("PT") on November 1, 2026 and ends at 11:59 p.m. PT on November 30, 2026 (the "Contest Entry Period"). A "Judging Period" will begin on December 1, 2025 and end on December 5, 2025. The Entry Period and Judging Period are collectively referred to as the "Contest Period."

   Note: Some elements of the Contest will take into consideration your activities beginning before the Contest Entry Period began, back to January 1, 2026 or the date on which you signed up at saverlife.org if it was after January 1, 2026 and before November 1, 2026 (the "Lookback Period"), as well as the activities that take place during the Contest Entry Period.

   B. **25 Days of Savings and Cheer:** The Sweepstakes begins at 12:00 a.m. (midnight) PT on November 1, 2026 and ends at 11:59 p.m. PT on November 25, 2026 (the "Sweepstakes Period"). The Sweepstakes Period is comprised of five (5) separate entry periods (each, a "Sweepstakes Entry Period") as set forth below:

Sweepstakes Entry Period	Start Date (at 12:00 a.m. PT)	End Date (at 11:59 p.m. PT)	Random Drawing Date
1	11/1/26	11/5/26	11/9/26

2	11/6/26	11/10/26	11/11/26
3	11/11/26	11/15/26	11/16/26
4	11/16/26	11/20/26	11/23/26
5	11/21/26	11/25/26	11/27/26

Each calendar day within an Entry Period will have its own daily prize pool. Non-winning entries submitted into a daily prize pool in a Sweepstakes Entry Period **DO NOT** carry forward into subsequent daily prize pools or subsequent Sweepstakes Entry Periods.

The Contest Period and the Sweepstakes Period are collectively referred to herein as the "Promotion Period." The designated computer clock of the Sponsor is the official time-keeping device in the Promotion.

3. HOW TO PARTICIPATE IN THE CONTEST, CONTEST JUDGING, AND WINNER DETERMINATION:

A. How to Enter: During the Contest Period, you must first visit Saverlife.org (the "Website") and complete and submit all required information when signing up for SaverLife (if you have not done so already), including your complete name, phone number, and email address. Eligible SaverLife members (existing and new members who are members prior to the end of the Contest Entry Period) must have a linked savings account or link a new savings account and opt in to Holiday Savings Boost by 11:59 p.m. PT on November 30, 2026 for consideration in the Contest. This is not the dollar amount saved, but a showing of progress in increasing savings rate over time during the Lookback Period and Contest Entry Period. Additionally, you may engage with challenges, activities, and communication content available on your SaverLife Dashboard or via SaverLife emails, which may include reading articles, taking quizzes, participating in savings challenges, opening & clicking emails, etc. All available activities will be displayed in the SaverLife dashboard. All steps as described above must be completed by 11:59 p.m. PT on November 30, 2026 for consideration in the Contest. New and existing members are welcome to participate in this Contest, provided they meet all eligibility requirements.

B. Judging and Winner Determination: During the Judging Period, Sponsor will evaluate each entrant's activities, including savings rate and engagement rate, during the Lookback Period and Contest Entry Period, covering January 1 through November 30, 2026, to determine an overall "Contest Score". Evaluation will include reviewing an entrant's increase in financial resilience, as measured by increase in monthly savings rate in linked savings account (this is evaluated not by the dollar amount saved, but a showing of progress in increasing savings rate over time); and the entrant's engagement with SaverLife.org savings activities, challenges, and communications. This is the percentage of engagement with the platform's content during the Lookback Period and Contest Entry Period, taking into account the length of time and entrant has been a member during the Lookback Period and Contest Entry Period.

In the event of a tie between or among two or more entrants, the user with the higher/highest score for "Increase in financial resilience" will prevail. If there is still a tie, the user who created their SaverLife account first, according to Sponsor's time stamp, will prevail. The one (1) entrant with the highest overall Contest Score will be deemed the potential Contest Grand Prize winner, the one (1) entrant with the second-highest Contest Score will be deemed the potential Contest First Prize winner, and the one (1) Entry with the third-highest Contest Score will be deemed the potential Contest Second Prize winner. Prize awards are subject to verification of eligibility and compliance with these Official Rules.

4. HOW TO ENTER THE SWEEPSTAKES, ENTRY LIMITS, RANDOM DRAWINGS, AND ODDS:

A. How to Enter: You may enter the Sweepstakes using the following methods:

i. Complete Activities: During a Sweepstakes Entry Period, sign in to your SaverLife account, and engage with the indicated daily activity (each, an "Activity"). Activities will include clicking a SaverPerks resource, saving $5, logging in to your SaverLife account, reading a featured SaverLife article, or submitting a Navigator question. Each Activity will be available once per Sweepstakes Entry Period, and the available Activity for the calendar day will be indicated on the SaverLife Dashboard. By completing an Activity you will receive one (1) entry into the applicable Sweepstakes Entry Period's daily prize pool, subject to the entry limits set forth below.

ii. Alternate Method of Entry: To enter the Sweepstakes without completing an Activity, visit https://saverlife.typeform.com/hsb2026amoe and complete and submit the online registration form by providing your first name, last name, email address associated with your SaverLift account, and phone number. Upon successful submission, you will receive one (1) entry into the applicable Sweepstakes Entry Period's daily prize pool, subject to the entry limits set forth below.

B. Entry Limits: There is a limit of one (1) Sweepstakes entry per day – per person, regardless of method of Sweepstakes entry. For purposes of this Sweepstakes, a "day" is defined as a calendar day based on PT.

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 Promotion at Sponsor's sole and absolute discretion. Those who do not follow all instructions, provide the required information, 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, Sweepstakes entry will be deemed submitted by the registered account holder of the email address associated with the SaverLife account used to complete an Activity or enter via the Alternate Method of 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 a Sweepstakes entry cannot be resolved to Sponsor's satisfaction, the affected Sweepstakes entry will be deemed ineligible.

C. Random Drawings: On or about each of the Random Drawing Dates set forth in the chart above, the Administrator will conduct a random drawing to select the following number of potential winners:

Entry Period 1: Ten (10) total potential winners – two (2) per day.
Entry Period 2: Ten (10) total potential winners – two (2) per day.
Entry Period 3: Ten (10) total potential winners – two (2) per day.
Entry Period 4: Twenty (20) total potential winners – four (4) per day.
Entry Period 5: Twenty-five (25) total potential winners – five (5) per day.

D. Odds: The odds of winning a Sweepstakes prize depend on the number of eligible Sweepstakes entries received for an individual day during the applicable Entry Period.

5. WINNER NOTIFICATION/PRIZE CLAIMING: Prizes will be awarded only upon winner redemption, confirmation, verification, and final approval by Sponsor. 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. The Promotion Parties are not responsible for and shall not be liable for late, lost, damaged, intercepted, misdirected, or unsuccessful efforts to notify the potential winners. Notification is deemed to have occurred immediately upon the sending of an email. As part of the winner notification process, each potential Contest winner will be required to sign and return a declaration of eligibility/release of liability/prize acceptance agreement ("Declaration"), within three (3) days of date of notification, as a condition of receiving their Contest prize. Failure to return the required Declaration within the stated time period may result in disqualification and selection of an alternate potential winner, time permitting. Parents or legal guardians of a potential Contest winner under the age of majority in their state of residence may be required to also sign the Declaration in order for such winner to be qualified to receive their Contest prize.

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 winner 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 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 Sweepstakes prizes in excess of the number of prizes set forth in these Official Rules, the winners of the advertised number of prizes available may 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 prizes awarded in this Promotion are:

Contest Prizes

Contest Grand Prize (1): The "Contest Grand Prize" is a Five Thousand and 00/100 Dollars ($5,000.00 USD) payment via ACH transfer. The approximate retail value ("ARV") of the Contest Grand Prize is $5,000.

Contest First Prize: The "Contest First Prize" is a Three Thousand and 00/100 Dollars ($3,000.00 USD) payment via ACH transfer. The ARV of the Contest First Prize is $3,000.

Contest Second Prize: The "Contest Second Prize" is a Two Thousand and 00/100 Dollars ($2,000.00 USD) payment via ACH transfer. The ARV of the Contest Second Prize is $2,000.

The ARV of all prizes awarded in this Contest is $10,000.

Sweepstakes Prizes

Each "Sweepstakes Prize" is a payment via ACH transfer in the amount set forth below based on Entry Period:

Entry Period	Prizes Per Day	Prize ARV per Day	Total ARV per Day
1	2	$200	$400
2	2	$200	$400
3	2	$250	$500
4	4	$300	$1,200
5	5	$300	$1,500

The total ARV of all prizes available in the Sweepstakes is $20,000.

Prizes are non-transferable, with no 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 fulfillment details and availability are subject to change and are subject to prize provider's rules and restrictions. 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 value of all prizes awarded to a Contest winner will be reported for tax purposes as required by law. Each Contest winner will be required to provide Sponsor with a valid social security number before their prize(s) will be awarded for tax reporting purposes. An IRS Form 1099 will be issued in the name of each Contest winner for the actual value of the prize (or combination of prizes) received. 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 a 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 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. Limit of up to two (2) Sweepstakes prizes per person and one (1) Contest prize per person. An entrant may win a prize in both the Contest and Sweepstakes or may win two (2) prizes in the Sweepstakes in addition to one (1) Contest prize. 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 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 entry process or the operation of the Promotion; (ii) acting in violation of these Official Rules; or (iii) acting in an un-sportsmanlike manner.

8. **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 Entries 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.

9. **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, 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 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 entries, 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 entries received for the Promotion up to the time of such action.

10. **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; (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 Promotion 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 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.

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 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.

13. **ENTRY 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.

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 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.

15. **WINNERS LIST:** To receive a list of the winners, send a #10 self-addressed, stamped envelope for receipt by January 29, 2027 to: Holiday Savings Boost 2026 Promotion (13337) - Winners List Request, c/o SaverLife, 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 Promotion.

17. **ADMINISTRATOR:** Realtime Media LLC, 2460 General Armistead Ave, Suite 209, West Norriton, PA 19403.

Holiday Savings Boost 2026 Promotion - Abbreviated Rules

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

Website Footer
NO PURCHASE NECESSARY TO ENTER OR WIN THE SWEEPSTAKES. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING THE SWEEPSTAKES. Open only to legal residents of the 50 US/DC, 18 years of age and older. Entrant must use (or have used) their full legal name when creating the SaverLife account. Limit of one (1) SaverLife account per person. Void where prohibited by law. Promotion begins at 12:00 a.m. PT on 11/1/26. Sweepstakes entry period ends at 11:59 p.m. PT on 11/25/26 & includes 25 daily entry periods. Contest entry period ends at 11:59 p.m. PT on 11/30/26. For Official Rules, prizes, dates, odds, alternate method of entry, and all 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 THE SWEEPSTAKES. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING THE SWEEPSTAKES Open only to legal residents of the 50 US/DC, 18 years of age and older. Entrant must use (or have used) their full legal name when creating the SaverLife account. Limit of one (1) SaverLife account per person. Void where prohibited by law. Promotion begins at 12:00 a.m. PT on 11/1/26. Sweepstakes entry period ends at 11:59 p.m. PT on 11/25/26 & includes 25 daily entry periods. Contest entry period ends at 11:59 p.m. PT on 11/30/26. For Official Rules, prizes, dates, odds, alternate method of entry, and all details, visit [URL]. Sponsor: EARN, Inc. dba SaverLife, 548 Market Street, PMB 46387, San Francisco, CA 94104.

Social Posts / Banner Ads
NO PURCH. NEC. Open to legal residents of 50 US/DC, 18+. Void where prohibited. Starts 11/1/26. Sweepstakes ends 11/25/26 & incl. 25 daily entry periods; Contest ends 11/30/26. Subject to Rules, incl alt. entry method: [Insert tiny url]. Sponsor: EARN, Inc. dba SaverLife.