

Grand Jackpot Savings Weekly Sweepstakes

Official Rules

NO PURCHASE OR PAYMENT IS NECESSARY TO ENTER OR WIN. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. Eligibility

The Grand Jackpot Savings Weekly Sweepstakes (the "Sweepstakes") is open only to legal residents of the fifty (50) United States (and the District of Columbia) who are at least eighteen (18) years old at the time of entry. Void where prohibited. Proof of residency and age may be required. Employees and directors of Invest Forward, Inc. and its subsidiaries and divisions are not eligible to enter or win. In order to enter the Sweepstakes or receive the prize, you must fully comply with the Official Rules and, by entering, you represent and warrant that you agree to be bound by these Official Rules and the decisions of the Sponsor, whose decisions shall be binding and final in all respects relating to this Sweepstakes.

2. Sponsor

Invest Forward, Inc., d/b/a Grand, 110 East Houston Street, San Antonio, TX 78205. Apple, Inc., is not a sponsor and is not involved with the Sweepstakes.

3. Timing

Sweepstakes begins each week on Friday at 2:00 p.m. Eastern Time and ends each Friday at 1:30 p.m. Eastern Time ("Sweepstakes Entry Period"). Sponsor is the official time keeper for this Sweepstakes. The Sweepstakes is governed by these Official Rules and is subject to all applicable federal, state, and local laws.

4. How to Enter

There are (3) three ways to enter any Sweepstakes during the respect Sweepstakes Entry Period.

- A. Automatic Entry with Saving. Those who wish to enter simply need to visit the Website during the Sweepstakes Entry Period and follow the on-screen prompts to save into their Jackpot Savings Account. You will receive one (1) entry for every \$1 saved into your Jackpot Savings Account. Conversely, withdrawing \$1 will result in you losing one (1) entry for the Sweepstakes. Creating a Jackpot Savings Account is easy by going to the Website and following the online instructions.
- B. By Mail. To enter without being a Jackpot Savings Account member or saving on our platform, simply mail a 3x5 notecard to Grand Jackpot Savings Weekly Sweepstakes c/o Invest Forward, Inc., d/b/a Grand, 110 East Houston Street, San Antonio, TX 78205. For each card that is received you will receive five (5) entries in to the Sweepstakes. On the card, in legible handwritten print should be the following pieces of information: full name, email address, phone number, date of birth, and physical address. Entries received in envelopes will be considered ineligible. Cards with machine printed information will not be considered eligible. Cards with postage due will not be considered eligible. If any piece of information is considered indecipherable, the entry will not be considered. Each postal entry must be mailed separately, received by the end of the Sweepstakes Period for the

applicable Sweepstakes. No responsibility is assumed for lost, late, incomplete, illegible, or postage due mail or entries.

- C. Referral. When you refer someone to become a member of Grand you will automatically receive five (5) entries when that person signs up and makes their first deposit as a member. Only applicable to new members who sign up using referral code.

Limit of 5,000 entries per person during the Sweepstakes Entry Period regardless of method of entry. Entrants may only use one email address and one Jackpot Savings Account to enter the Sweepstakes. You are not permitted to share the same email address with another entrant. Any attempt by any entrant to obtain more than the stated number of entries by using multiple/different email addresses, Jackpot Savings Account, identities or any other methods will be void and your entries and you will be disqualified. Use of any automated system to enter is prohibited and will result in disqualification. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible or misdirected entries all of which will be ineligible to win a prize. In the event of a dispute as to any entrant, the authorized account holder of the email address used to enter will be deemed to be the entrant. Potential winner of the prize may be required to show proof of being the authorized account holder to be awarded the prize. Entries will not be returned or cancelled.

5. Winner Determination

On or about three (3) days after the end date stated on the Active Sweepstakes Page, Sponsor will select one (1) entry for each prize described below in a random drawing of all valid entries received. Odds of winning depend on the number of eligible entries received during the Sweepstakes Entry Period. Potential winner will be notified by email using the email address provided with entry and will be required to respond within 48 hours of notification. Potential winner must follow the initial prize claim instructions and any subsequent claim instructions, or the prize will be forfeited in its entirety. Sponsor's decisions as to the administration and operation of the Sweepstakes and the selection of the potential winner(s) is final and binding in all matters related to the Sweepstakes. Failure to respond to an initial notification within 48 hours will result in disqualification. Limit one (1) prize per person for the Sweepstakes.

6. POTENTIAL SWEEPSTAKES WINNER(S) ARE SUBJECT TO VERIFICATION BY SPONSOR. SPONSOR'S DECISIONS ARE FINAL AND BINDING IN ALL MATTERS RELATED TO THE ADMINISTRATION, OPERATION, SELECTION OF THE WINNER(S) AND OTHER MATTERS RELATED TO THE SWEEPSTAKES.

7. Verification of Potential Winner

Potential winner may be required to complete and return an Affidavit of Eligibility, Release of Liability and Publicity Release (where permitted by law) (collectively, the "Affidavit") by the date specified by Sponsor, or an alternate potential winner may be selected. In the event: (a) potential winner cannot be reached for whatever reason after a reasonable effort has been exerted or the potential winner notification or Affidavit is returned as undeliverable; (b) potential winner declines or cannot accept, receive or use the prize for any reason; (c) of noncompliance with the above or within any of the aforesaid time periods; (d) potential winner is found to be ineligible to enter the Sweepstakes or receive the prize; (e) potential winner cannot or does not comply with the Official Rules; or (f) potential winner fails to fulfill the Affidavit-related obligations, the potential winner shall be disqualified from the Sweepstakes and an alternate potential winner may

be selected, at Sponsor's sole discretion, from among the other eligible entries received. Sponsor reserves the right to modify the notification and Affidavit procedures in connection with the selection of alternate potential winner, if any.

8. Prizes

- One (1) grand prize will be awarded. Grand prize winner will receive one hundred dollars (\$100).
- Twenty-Five (25) second prizes will be awarded. Each second prize winner will receive twenty dollars (\$2).
- Nine Hundred Seventy Four (974) third prize winners. Each third prize winner will receive one dollar (\$1).

For all prizes: All prizes will be deposited in Jackpot Savings Account. No cash equivalent for the prize, prize is non-transferable and no substitution will be made except as provided herein at the Sponsor's sole discretion. Sponsor reserves the right to substitute the listed prize for one of equal or greater value for any reason. Winner is responsible for all taxes and fees associated with prize receipt and/or use. All federal, state, and local tax liabilities, as well as any other costs and expenses not specified herein as being awarded are the sole responsibility of the Winner. Winner may be required to complete and return an IRS W-9 form (i.e. Request for Taxpayer Identification Number and Certification). Prize will be awarded only if the potential prize winner fully complies with these Official Rules.

9. Entry Conditions and Release

Each entrant agrees to: (a) comply with and be bound by these Official Rules and the decisions of Sponsor which are binding and final in all matters relating to this Sweepstakes; (b) defend, indemnify, release and hold harmless the Sponsor and its respective parent, subsidiary, and affiliated companies, and any other person and organization responsible for sponsoring, fulfilling, administering, advertising or promoting the Sweepstakes, and all of their respective past and present officers, directors, employees, agents and representatives (collectively, the "Released Parties") from and against any and all claims, expenses, and liability, including but not limited to negligence and damages of any kind to persons and property, including but not limited to invasion of privacy (under appropriation, intrusion, public disclosure of private facts, false light in the public eye or other legal theory), defamation, slander, libel, violation of right of publicity, infringement of trademark, copyright or other intellectual property rights, property damage, or death or personal injury arising out of or relating to a participant's entry, creation of an entry or submission of an entry, participation in the Sweepstakes, acceptance, possession, attendance at, defect in, delivery of, inability to use, use or misuse of prize (including any travel or activity related thereto) and/or the broadcast, exploitation or use of entry. Winner acknowledges that all prizes are awarded as-is without warranty of any kind.

10. Publicity

Except where prohibited or restricted by law, Winner's acceptance of prize constitutes the Winner's agreement and consent for Sponsor and any of its designees to use and/or publish Winner's full name, city and state of residence, photographs or other likenesses, pictures, portraits, video, voice, testimonials, biographical information (in whole or in part), and/or statements made by Winner regarding the Sweepstakes or Sponsor, worldwide and in perpetuity for any and all purposes, including, but not limited to, advertising, trade and/or promotion on behalf of Sponsor, in any and all forms of media, now known or hereafter devised, including, but

not limited to, print, TV, radio, electronic, cable, or World Wide Web, without further limitation, restriction, compensation, notice, review, or approval.

11. General Conditions

Sponsor and its subsidiaries, affiliates, divisions, partners, representatives, agents, successors, assigns, employees, officers and directors shall not have any obligation or responsibility, including any responsibility to award any prize to entrants, with regard to: (a) entries that contain inaccurate information or do not comply with or violate the Official Rules; (b) entries, prize claims or notifications that are lost, late, incomplete, illegible, unintelligible, damaged or otherwise not received by the intended recipient, in whole or in part, due to computer, human or technical error of any kind; (c) entrants who have committed fraud or deception in entering or participating in the Sweepstakes or claiming the prize; (d) telephone, electronic, hardware, software, network, Internet or computer malfunctions, failures or difficulties; (e) any inability of the Winner to accept the prize for any reason; (f) if a prize cannot be awarded due to delays or interruptions due to Acts of God, natural disasters, terrorism, weather or any other similar event beyond Sponsor's reasonable control; or (g) any damages, injuries or losses of any kind caused by any prize or resulting from awarding, acceptance, possession, use, misuse, loss or misdirection of any prize or resulting from participating in this Sweepstakes or any promotion or prize related activities. Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be (a) tampering with the entry process or the operation of the Sweepstakes, or with any Website promoting the Sweepstakes; (b) acting in violation of the Official Rules; or (c) entering or attempting to enter the Sweepstakes multiple times through the use of multiple email addresses or the use of any robotic or automated devices to submit entries. If Sponsor determines, in its sole discretion, that technical difficulties or unforeseen events compromise the integrity or viability of the Sweepstakes, Sponsor reserves the right to void the entries at issue, and/or terminate the relevant portion of the Sweepstakes, including the entire Sweepstakes, and/or modify the Sweepstakes and/or award the prize from all eligible entries received as of the termination date. If Sponsor determines that an entrant is trying to game the system and receive non-legitimate entries the Sponsor in its sole discretion can disqualify a person from this Sweepstakes as well as all future sweepstakes.

12. Limitations of Liability

The Released Parties are not responsible for: (a) any incorrect or inaccurate information, whether caused by entrants, printing errors or by any of the equipment or programming associated with or utilized in the Sweepstakes; (b) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (c) unauthorized human intervention in any part of the entry process or the Sweepstakes; (d) technical or human error in the administration of the Sweepstakes or the processing of registrations; or (e) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Sweepstakes or receipt or use or misuse of any prize. If for any reason an entrant's registration is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, entrant's sole remedy is another entry in the Sweepstakes. No more than the stated number of each prize will be awarded.

13. Disputes

Entrant agrees that: (a) any and all disputes, claims and causes of action arising out of or connected with this Sweepstakes, or any prizes awarded, shall be resolved individually, without resort to any form of class action; (b) any and all disputes, claims and causes of action arising out of or connected

with this Sweepstakes, or any prizes awarded, shall be resolved exclusively by the United States District Court or the appropriate New York State Court located in New York County, New York; (c) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes, but in no event attorneys' fees; and (d) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of New York, without giving effect to any choice of law or conflict of law rules (whether of the State of New York or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of New York.

14. Entrant's Personal Information

Information collected from entrants is subject to the Sponsor's Privacy Policy located at http://legal.grand.co/docs/Privacy_Policy.pdf.

15. Sweepstakes Results

For Sweepstakes results, send a request to Winners List Request – Grand Jackpot Savings Weekly Sweepstakes c/o Invest Forward, Inc., d/b/a Grand, 110 East Houston Street, San Antonio, TX 78205. The request must contain your name, mailing address, email address and phone number.

Apple, Inc., is not a sponsor and is not involved with the Sweepstakes.