

Incentive Terms and Conditions

INCENTIVE REWARD

BY PROVIDING A SUBMISSION, THE SUBMITTER AGREES TO BE BOUND BY THESE OFFICIAL RULES WHICH SHALL BE FINAL IN ALL RESPECTS. NO PURCHASE IS NECESSARY. VOID WHERE PROHIBITED.

OVERVIEW

EVERFI is offering one (1) MassMutual Foundation learner the chance to win one (1) of two (2) \$250 Visa gift cards by completing the Securing a Financial Future financial education learning plan during the month of April 2025. This contest encourages users to participate in the MassMutual Foundation “Educator Portal” financial education modules that can be found on the Educator Portal website (<https://massmutual.everfi-next.net/welcome/massmutual-futuresmart-educators>). The prize will be redeemable upon completion of the learning plan and other requirements listed below.

TO ENTER

During the contest period, visit <https://massmutual.everfi-next.net/welcome/massmutual-futuresmart-educators>. Complete the Securing a Financial Future learning plan and create a profile. You will then be added to the eligibility list for that month and you could be chosen for the incentive prize. At the end of the month, EVERFI will randomly select one participant from the eligibility list. That participant will be contacted and informed of their winning. One prize per household. Entries are not guaranteed. EVERFI reserves the right of discretion to define what constitutes proper submission and completion of modules. EVERFI reserves all rights to determine what requirements are necessary to obtain incentives.

PRIZE DETAILS

The prize consists of the opportunity to win one (1) of two (2) \$250 Visa gift cards.

CONTEST TIMING

The contest period begins April 1, 2025 and ends April 30, 2025. The monthly eligibility list will be recorded between the first calendar day of each month and the last calendar day of each month. EVERFI will provide incentives within 45 days of proper entry.

ELIGIBILITY

The incentive will be awarded to a submission from the MassMutual Foundation “Securing a Financial Future” financial education learning plan. Employees working at/for MassMutual, the MassMutual Foundation and EVERFI, and their immediate families are not eligible to enter. For the purposes of these Rules, “immediate family” means spouses, parents, children, siblings, and their respective spouses, regardless of whether they reside in the same household. The

submitter must be 18 years or older and reside in the United States. To receive incentives for completing modules, the entrant must be a registered user by creating a login and password on the Educator Portal website (<https://massmutual.everfi-next.net/welcome/massmutual-futuresmart-educators>). EVERFI will provide the incentive prize within 45 days of the contest closing. EVERFI reserves sole discretion to determine or alter the prize delivery timeline at any time. Winners must be 18 years old at the time of participation unless otherwise noted in contest rules.

LIMITATIONS OF LIABILITY AND RELEASE

Participants cannot receive credit more than once for any individual learning plan incentive. No liability or responsibility is assumed by EVERFI or parties donating prizes resulting from the submitter's submission in the contest in or attempt to participate in the contest or ability or inability to upload or download any information in connection with the contest. No responsibility or liability is assumed by EVERFI for technical problems or technical malfunction arising in connection with any of the following occurrences which may affect the operation of the contest: hardware or software errors; faulty computer, cable, satellite, network, electronic, Internet connectivity or other online or network communication problems; errors or limitations of any Internet service providers, servers, hosts or other providers; garbled, jumbled or faulty data transmissions; failure of any online transmissions to be sent or received; lost, late, delayed or intercepted transmissions; inaccessibility of the website in whole or in part for any reason; traffic congestion on the Internet or the website; unauthorized human or non-human intervention of the operation of the contest, including without limitation, unauthorized tampering, hacking, theft, virus, bugs, or worms; or destruction of any aspect of the contest, or loss, miscount, misdirection, inaccessibility or unavailability of an email account used in connection with the contest. EVERFI is not responsible for any printing, typographical, technical, computer, network, or human error which may occur in the administration of the contest, the announcement of the prizes or in any contest-related materials. Use of the website is at the user's own risk. EVERFI is not responsible for any personal injury or property damage or losses of any kind which may be sustained to users or any other person's computer equipment resulting from participation in the contest. All tax consequences will be the recipient's responsibility. The recipient must acknowledge that it is their responsibility to report earnings from incentives for tax purposes. By entering, entrant acknowledges that EVERFI may provide them with a Form 1099 required for Tax filing purposes. Entrant also acknowledges that before delivery of incentive(s), the entrant must provide EVERFI with required tax information to fill out Form 1099, including but not limited to social security number or valid tax ID, proper mailing address, and legal full name as provided federal tax documentation.

CONDITIONS OF PARTICIPATION

By participating in the contest, submitters agree (and agree to confirm in writing) (a) to release EVERFI from any and all claims, damages, or liabilities arising from or relating to such submitter's participation in the contest; (b) to waive all rights to claim, punitive, incidental, consequential, or any other damages; (c) to acknowledge that eligibility for receiving a prize is solely the discretion of EVERFI.