

The Member Referral Sweepstakes: Official Rules

These rules pertain to "The **Member Referral Sweepstakes**" (the "Sweepstakes") sponsored by Schmitt-Sussman Enterprises, Inc. (the "Sponsor"). By participating in the Sweepstakes in any way, you will become an Entrant, and each Entrant and winner agrees to comply with, and be bound by, these Official Rules and the decisions of Sponsor (including, but not limited to, eligibility determinations), and waives any right to claim ambiguity in the Sweepstakes or these Rules and Disclaimers.

1. NO PURCHASE NECESSARY TO ENTER OR WIN. PURCHASING INSURANCE FROM THE SPONSOR WILL NOT INCREASE YOUR CHANCES OF WINNING. There is no requirement that you purchase goods or services from Sponsor, pay any money to Sponsor, or submit to any sales promotion by Sponsor to be eligible to participate in the Sweepstakes. The Sweepstakes is open to legal residents of the U.S. and its territories who are age 18 or older at time of entry, only. Officers, directors, employees and volunteers of the Sponsor or any affiliated entities (collectively, the "Sweepstakes Entities") and their immediate families (parent, child, sibling and their spouses, regardless of where they live) and household members of such officers, directors, employees or volunteers are not eligible to enter the Sweepstakes. The Sweepstakes is void where restricted or prohibited by law.

2. HOW TO ENTER: The entry period for the Sweepstakes begins at 12:01 AM (ET) on **August 1, 2026** and ends at 11:59 PM (ET) on **August 31, 2026** (the "Sweepstakes Period"). There are two ways to enter the Sweepstakes:

- **BY CALLING FAMILY SECURITY PLAN:** Any eligible individual can call the Sponsor's call center at 1-855-811-6039, and ask to be entered into The **Member Referral Sweepstakes**.
- **BY PROVIDING A QUALIFYING REFERRAL TO A FAMILY SECURITY PLAN AGENT:** Any eligible individual can enter the Sweepstakes by providing a Qualifying Referral to an agent of the Sponsor and asking to be entered into The **Member Referral Sweepstakes**.

For entry by calling the Sponsor, there is a maximum of one (1) entry allowed during the Sweepstakes Period per person. For entry by providing a Qualifying Referral to an agent of the Sponsor, there is no limit on the number of entries allowed during the Sweepstakes Period and for every Qualifying Referral made by a person, such person is eligible to receive one (1) entry into the Sweepstakes. A "Qualifying Referral" is a referral where the referred party is a person who has never done business with the Sponsor and the name and contact information of the referred party is accurate and verifiable. The determination whether a referral constitutes a Qualifying Referral is made at the sole discretion of the Sponsor; if the Sponsor determines that a referral is not a Qualifying Referral, the Sponsor may void all of the referring person's entries and such person may be disqualified from participation in the Sweepstakes, except that such person may still enter the Sweepstakes by calling the Sponsor. Sponsor reserves the right in its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Sweepstakes or to be acting in violation of these Official Rules. Sponsor reserves the right to cancel, suspend and/or modify the Sweepstakes, or any part thereof, if any fraud, technical failures or any other factor beyond Sponsor's reasonable control impairs the integrity or proper functioning of the Sweepstakes, as determined by Sponsor in its sole discretion. Additionally, Sponsor reserves the right to cancel the sweepstakes if Sponsor does not receive at least one hundred (100) eligible entries.

3. DRAWING: On or about **September 1, 2026**, the prize winners will be randomly selected from among the eligible entries received during the Sweepstakes Period. The drawing will be conducted in the offices of the Sponsor located at 34 Prindle Hill Road, Orange, CT 06477. Entrants need not be present in order to win. Decisions of Sponsor shall be based on its interpretation of these Official Rules, and its decisions are final and binding in all respects. Odds of winning are dependent upon the number of Qualifying Referrals you provide and the total number of eligible entries received during the Sweepstakes Period. Potential winners will be notified by telephone or U.S. mail using the phone number or mailing address provided by Entrant at the time of entry (the "Prize Notification"). Sponsor is not responsible for undeliverable Prize Notifications due to any change in a potential winner's phone number or mailing address or due to any other reason. Eligibility requirements may be subject to verification by Sponsor prior to the awarding of the prize.

4. PRIZE: Subject to these Official Rules, one (1) prize will be awarded consisting of a \$200.00 **VISA® pre-paid card** (ARV: \$200). No transfer of prize permitted by a winner, except at Sponsor's sole discretion. Winner is responsible for the reporting and payment of all applicable federal, state and local taxes on prize. Sponsor reserves the right to substitute a prize of equal or greater value at its sole discretion, for any reason.

5. LIMITATION OF LIABILITY: By entering or accepting any prize, each Entrant, on behalf of themselves and each of their respective heirs and assigns, agrees to release, discharge, indemnify and hold harmless the Sponsor and other Sweepstakes Entities, and each of their respective officers, directors, employees, representatives, agents and volunteers, from and against any claims, damages, liabilities, or causes of action related in any way to the operation of or participation in the Sweepstakes and any other claims, damages or liabilities, including without limitation, any claims based on publicity rights, privacy rights, personality rights, "moral rights," or defamation, and any and all any taxes levied, assessed or collected, whether resulting, arising out of, or otherwise related to the Sweepstakes, in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of the Prize, participation in any Sweepstakes - related activity, or any other acts or omissions in connection therewith. UNDER NO CIRCUMSTANCES WILL ANY SWEEPSTAKES ENTRANT BE PERMITTED TO OBTAIN AWARDS FOR, AND EACH ENTRANT HEREBY WAIVES ALL RIGHTS TO CLAIM, PUNITIVE, INCIDENTAL, CONSEQUENTIAL, OR ANY OTHER DAMAGES, OTHER THAN FOR ACTUAL OUT-OF-POCKET EXPENSE, AND ANY AND ALL CLAIMS JUDGMENTS, AND AWARDS SHALL BE LIMITED TO ACTUAL OUT-OF-POCKET COSTS INCURRED, EXCLUDING ATTORNEY'S FEES AND COURT COSTS. If for any reason a contestant's entry is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, contestant's sole remedy is another entry in the Sweepstakes or a future Sweepstakes with a prize of similar nature and equal or greater value.

6. PRIVACY RELEASE: When entering the Sweepstakes, you agree that you are providing your information to Sponsor. Sponsor will use such information for the sole purpose of facilitating the administration of the Sweepstakes and preparation and delivery of prizes. Entry into in this Sweepstakes constitutes each Entrant's consent to disclosure by the Sponsor of the name, address, telephone number and age associated with Entrant's entry to any service provider involved with administering this Sweepstakes, or preparing or delivering any Prize Notification or prize. To the extent not inconsistent with the foregoing two sentences, the information you provide to Sponsor will be subject to the Sponsor's privacy policy that is available upon request by calling the Sponsor at the number provided in paragraph 2 or writing to the Sponsor at the address provided in paragraph 10.

7. TRADEMARKS: Company names and trademarks associated with the Prize are used solely for the purposes of identification of the Prizes. No endorsement, authorization, sponsorship, or approval of Prize manufacturers or trademark owner is intended or implied by such use. All referenced company names and trademarks are registered trademarks or copyrights of their respective owners.

8. GENERAL: A potential winner may be required to sign and return an Affidavit of Eligibility, Liability Release and, where legal, a Publicity Release, within twenty (20) days of first attempted Prize Notification. In the event of noncompliance, a potential winner may be disqualified and an alternate winner selected, at Sponsor's sole discretion. By entering, participants (a) agree to be bound by these Official Rules and the decisions of the Sponsor (including but not limited to eligibility determinations) which are final and binding in all respects; and (b) grant Sweepstakes Entities the right, unless prohibited by law, to use of his/her name, photograph, voice, image and/or likeness, for advertising and promotional purposes in connection with Sponsor's products and services and all matters related to this Sweepstakes, without additional compensation, in any manner or medium, throughout the world in perpetuity. If (i) any Prize Notification cannot be made in a timely manner, (ii) a potential winner declines his or her prize, (iii) a potential winner fails to provide complete entry information and/or timely reply to and/or return all required documents, or (iv) a potential winner fails to comply with any of the Official Rules herein, such winner will be disqualified and an alternate winner selected at random, at Sponsor's discretion. Any prize not claimed within 90 days after attempted notification will be forfeited. No Sweepstakes Entity or any of their respective officers, directors, employees and volunteers shall be liable for potential winner's unsuccessful efforts to claim a prize. The Sweepstakes is subject to all applicable federal, state and local laws and regulations.

9. DISPUTES: Except where prohibited by law, by entering the Sweepstakes, each entrant agrees that any and all disputes, claims and causes of action arising out of or connected with the Sweepstakes or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for the District of Connecticut or another court of competent jurisdiction located in Connecticut. All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of any entrant and Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Connecticut, without giving effect to any choice of law or conflict of law rules, which would cause the application of the laws of any jurisdiction other than the State of Connecticut.

10. **OFFICIAL RULES OR WINNER LIST:** For a copy of these Official Rules or Winner List, send a self-addressed, stamped business-size (#10) envelope to: Schmitt-Sussman Enterprises, Inc., Attn: The **Member Referral** Sweepstakes, 34 Prindle Hill Road, Orange, CT 06477. Please specify "Rules" or "Winner List." Requests must be received by **December 31, 2026**.

11. **SPONSOR:** Schmitt-Sussman Enterprises, Inc., 34 Prindle Hill Road, Orange, CT 06477.

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