

INVESTMENTS & WEALTH INSTITUTE
“WIN A TRIP TO EXPERIENCE” CONTEST RULES

The Investments & Wealth Institute (together with its affiliates, the “**Institute**”) is excited to announce the “Win a Trip to Experience” Contest (the “**Contest**”) and is inviting members to submit personal success stories highlighting how the Institute has contributed to their career, whether through an event, a certification, or a course. Winners will receive prizes ranging from Institute merchandise to a complimentary admission ticket to Experience 2026 – together with travel and hotel accommodations, subject to and as outlined in these Contest Rules.

1. ELIGIBILITY

The Contest is open to all current members of the Institute who, at the time of entry, are at least 18 years of age and are residents of the United States. This Contest is not open to employees, officers, directors, or managers of the Institute or of any other entity participating in the design, promotion, administration, or fulfillment of the Contest, or to any of their respective affiliated companies, or to members of their immediate family or persons living in the same household.

Void where prohibited. No entry fee is required.

2. PRIZES

The following prizes will be awarded:

- **First Place (1 winner):** One admission ticket to Experience 2026 (approximate retail value of \$1,495), travel accommodations to the event (up to a maximum of \$300), and hotel accommodations for the event (in a standard room at the event hotel for the duration of the Event not to exceed \$2,000). Total approximate retail value: \$3,795.
- **Second Place (3 winners):** Complimentary two-year Elite Membership to the Institute. Approximate retail value: \$795 each.
- **Third Place (5 winners):** Institute merchandise. Approximate retail value: \$75 each.

3. IMPORTANT DATES

- **Contest launch:** December 30, 2025
- **Submission deadline:** February 15, 2026
- **Winners announced:** March 2, 2026

4. HOW TO ENTER

To enter, members must submit a written story describing how the Institute, including an Institute event, certification, or course, directly contributed to their career advancement.

Entries must be submitted through the official Contest page on the Institute’s website beginning December 30, 2025 and must be received by the Institute on or before February 15, 2026 (the “**Contest Period**”). Limit one entry per person.

Entries must be the original work of the entrant. By entering, each entrant affirms that their submission is their own creation, does not infringe upon the copyrights, trademarks, or intellectual property rights of any third party, and truthfully and accurately describes how the Institute has contributed to the entrant’s career. Any entry found to be plagiarized or otherwise not the original work of the entrant will be disqualified at the sole discretion of the Institute.

5. JUDGING CRITERIA

Entries will be judged based on the following criteria:

- **Relevance to career advancement (30%):** How clearly the story highlights how the Institute and/or an Institute event, certification, or course directly contributed to the entrant's career growth;
- **Specificity and detail (30%):** The level of specificity provided about the Institute's role in the entrant's success, including the extent to which the entrant benefited from particular events, certifications, courses, skills, or insights gained from being an Institute member;
- **Tangible results and impact (20%):** Evidence of measurable career changes resulting from the entrant's Institute membership, such as increased earnings, client growth, or new opportunities; and
- **Inspiration and motivation (20%):** How inspiring or motivating the story is for other Institute members who may be considering certifications, courses, or other offerings from the Institute.

6. WINNER NOTIFICATION

Potential winners will be announced on March 2, 2026 by email or phone and via the Institute's social media platforms. Winners may be required to respond to a prize notification and/or sign and return an affidavit of eligibility and release within a certain time period set by the Institute. Failure to respond within the applicable time period will result in forfeiture of any prizes and the Institute shall have the option to award such prizes to alternate winners. The return of any prize notification or prize as undeliverable may result in disqualification and an alternate winner may be selected.

7. PUBLICITY RELEASE

By participating in the Contest (except where prohibited by law), each entrant grants the Institute the irrevocable, sublicensable, absolute right and permission to use, publish, post or display their story, name, contact information, photograph, likeness, voice, prize information, biographical information, any quotes attributable to her or him, and other indicia of persona (regardless of whether altered, changed, modified, edited, used alone, or used with other material in the Institute's sole discretion) for advertising, trade, promotional and publicity purposes, including on the Institute's website and social media pages, without further obligation or compensation of any kind, anywhere, in any medium, worldwide, without any limitation of time, and without notice, review, or approval and each entrant releases the Institute from any and all liability related thereto. Nothing contained in these Contest Rules obligates the Institute to make use of any of the rights granted herein and entrant waives any right to inspect or approve any such use.

8. LIMITATIONS OF LIABILITY

By participating in the Contest, entrants waive all right to, and hold the Institute harmless from, any claim, liability, loss, damage (including punitive, incidental, and consequential damages), or expense (including attorneys' fees) arising out of or in connection with participation in the Contest or the acceptance, use, or misuse of any prize. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO ALL ENTRANTS. The Institute is not responsible for late, incomplete, or incorrect entries; an entrant's failure to receive prize notices due to entrant's email or other settings or for entrants' provision of incorrect or otherwise non-functioning contact information; technical, hardware, or software malfunctions, lost or unavailable network connections, or failed, incorrect, incomplete, or delayed electronic communications whether caused by the sender or by any of the equipment or programming associated with or used in the Contest; by any human error which may occur in the processing entries; or any typographical, technological, or

other error in the publishing of the offer, administration of the Contest, or announcement of the prizes; or in the event that any of the Contest activities or the Institute's operations or activities are affected by any cause or event beyond the sole and reasonable control of the Institute (as determined by the Institute in its sole discretion), or any other cause, whether or not specifically mentioned above. If, in the Institute's opinion, there is such an error, if there is any suspected evidence of tampering with any portion of the Contest, or if technical difficulties compromise the integrity of the Contest, the Institute reserves the right to, in its sole discretion, cancel or modify the Contest. In the event of termination, winners will be selected from eligible entries received as of the termination date.

9. GENERAL TERMS AND CONDITIONS

By participating in this Contest, entrants agree to abide by these Contest Rules and the decisions of the Institute, which are final and binding in all matters relating to this Contest. The Institute reserves the right to disqualify any entry that does not comply with these Contest Rules or contains inappropriate or offensive content, as determined by the Institute in its sole discretion.

Entries that are incomplete, lost, late, misdirected, illegitimate, incomprehensible, or generated by automated means will be void. Entries submitted on behalf of others or using fraudulent methods will be disqualified. The Institute reserves the right to void any entries that attempt to circumvent the Contest Rules. By entering the Contest, entrants consent to the Institute's and its agents' use and disclosure of their name, contact information, and entry content for the purpose of administering the Contest and complying with applicable laws. All entries submitted are the property of the Institute.

All prize details not specified in these Contest Rules will be determined by the Institute in its sole discretion. Winners are responsible for all taxes and expenses associated with prize acceptance and use, including any expenses exceeding the prize amounts described above, such as additional travel, upgrades, or incidental costs. Mailed prizes will only be mailed to a confirmed winner's address, unless otherwise agreed to by the Institute. The Institute is not responsible for lost, stolen, or undeliverable prizes. If a winner does not accept or use the entire prize, the unaccepted or unused part of the prize will be forfeited and the Institute will have no further obligation with respect thereto. Winners are strictly prohibited from selling, auctioning, trading or otherwise transferring any part of a prize, except with the Institute's express permission, which may be withheld in its sole discretion. No transfers, prize substitutions or cash redemptions will be made, except at the Institute's sole discretion. The Institute reserves the right to substitute any stated prize or portion thereof with another prize or portion thereof of equal or greater value for any reason. No more than the stated prize will be awarded. Entrants waive the right to assert, as a cost of winning any prize, any costs of verification and redemption or travel to claim the prize and any liability and publicity which might arise from claiming or seeking to claim said prize.

The Institute's decisions are final regarding the interpretation of these Contest Rules, acceptance or rejection of purported entries, determination of the winner, and awarding of prizes. Entrants agree not to disrupt or impair the Contest. The Institute reserves the right to void entries from those who attempt to tamper with or impair the administration, security, or fairness of the Contest. The Institute's failure to enforce any provision in these Contest Rules will not constitute a waiver of that or any other provision.

The invalidity or unenforceability of any provision of these Contest Rules will not affect the validity or enforceability of any other provision. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these Contest Rules will otherwise remain in effect and will be construed in accordance with their terms as if the invalid or illegal provision were not contained herein.

In the event the Contest cannot be conducted as planned, the Institute reserves the right to cancel, modify, or suspend the Contest and award prizes based on eligible entries received.

10. CHOICE OF LAW AND FORUM

The Contest, these Contest Rules, and each entrant's participation in the Contest are governed by the laws of the State of Colorado. Entrants waive the right to a trial by jury and the right to bring or resolve any dispute as a class, consolidated, representative, collective, or private attorney general action. Notwithstanding any provision in the JAMS (defined below) rules to the contrary, the arbitrator shall not have the authority or any jurisdiction to hear the arbitration as a class, consolidated, representative, collective, or private attorney general action or to consolidate, join, or otherwise combine the claims of different persons into one proceeding.

The parties each agree to finally settle all disputes only through arbitration; provided, however, the Institute shall be entitled to seek injunctive or equitable relief in the state and federal courts located in or having jurisdiction over Denver, Colorado and any other court with jurisdiction over the parties. The parties agree that, except as set forth above, any claim, suit, action or proceeding arising out of or relating to this Contest will 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 another mutually agreeable arbitration administration service who will hear the case. If an in-person hearing is required, then it will take place Denver, Colorado. The federal or state law that applies to these Contest 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 or class arbitrations; provided, however, if for any reason any court or arbitrator holds that this restriction is unconscionable or unenforceable, then the agreement to arbitrate does not apply and the dispute must be brought in a court of competent jurisdiction in Denver, Colorado. The Institute 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. In no event will an entrant seek or be entitled to rescission, injunctive or other equitable relief or to enjoin or restrain the operation or exploitation of the Contest.

11. PRIVACY.

Information collected from entrants is subject to the Institute's Privacy Policy, available at www.investmentsandwealth.org/privacy-policy.

12. WINNER'S LIST/OFFICIAL CONTEST RULES.

A copy of these Contest Rules is available online during the Contest Period by visiting www.investmentsandwealth.org. For information about who won, send an email to jfranchi@i-w.org with the subject line "Win a Trip to Experience Contest Winner." Requests for winner information must be received no later than three (3) months after the end of the Contest.