

# Hedge Holiday Promotion Terms and Conditions

Hedge Capital Markets Inc. ("Hedge", "Company") Holiday Promotion ("Holiday Promotion", "Holiday Promotion Offer", "Holiday Bonus Offer", "Promotion") is subject to these terms and conditions.

By participating in this Promotion, customers agree to be fully and unconditionally bound by these official rules ("Official Rules", "Terms"), all applicable terms, conditions, agreements, and requirements of the Hedge Customer Agreement and other materials available at the Hedge Disclosure Library ([hedge.io/disclosures](https://hedge.io/disclosures)), the Terms of Service, Privacy Policy and by the decisions of Hedge in all matters relating to the Promotion.

Compliance with the Promotion entry requirements will be determined by Hedge in its sole discretion. Entries that violate these entry requirements, as determined by Hedge in its sole discretion, will be disqualified from the Promotion. Company reserves the right to determine the eligibility for Bonus of entrants that Company has determined to be compliant with the Promotion entry requirements under its purview, in its sole and ongoing discretion.

Receiving a Bonus is contingent upon fulfilling all requirements set out in the Official Rules.

PLEASE BE ADVISED, PARTICIPATING IN THIS PROMOTION IS OPTIONAL AND DOES NOT GUARANTEE OR IMPLY ANY POTENTIAL FOR PROFIT. AS ALWAYS, INVESTING CARRIES RISK, INCLUDING, BUT NOT LIMITED TO, THE LOSS OF SOME OR ALL OF YOUR PRINCIPAL. BY PARTICIPATING IN THIS PROMOTION, YOU AGREE AND ATTEST TO YOUR FULL AND COMPLETE UNDERSTANDING OF ANY AND ALL TERMS AND YOUR CAREFUL SELF-DETERMINATION OF ADEQUATE SUITABILITY WITH RESPECT TO YOUR UNIQUE FINANCIAL CIRCUMSTANCE, LIQUIDITY NEEDS, TIME HORIZON, AND INVESTMENT OBJECTIVES. FURTHERMORE, YOU AGREE AND ATTEST THAT YOU WILL NOT BE PREVENTED FROM LIQUIDATING ANY POSITIONS OR FROM WITHDRAWING FROM AND/OR LEAVING ANY GROUP YOU MAY JOIN AS A PART OF THIS PROMOTION, AND THAT IF YOU CHOSE NOT TO DO SO, YOU ARE MAKING AN

INFORMED AND INTENTIONAL CHOICE TO REMAIN INVESTED AND TO PARTICIPATE IN THIS PROMOTION OF YOUR OWN ACCORD. THIS IS NOT INVESTMENT ADVICE, OR A RECOMMENDATION OR SOLICITATION TO ENGAGE IN ANY SECURITIES TRANSACTION OR INVESTMENT STRATEGY, TO OPEN A BROKERAGE ACCOUNT, OR TO OTHERWISE TAKE PART IN ANY KIND OF FINANCIAL ACTIVITY. PLEASE READ ALL TERMS AND CONDITIONS HEREIN AND AT OUR DISCLOSURE LIBRARY (HEDGE.IO/DISCLOSURES) CAREFULLY BEFORE PROCEEDING.

## Definitions

All capitalized terms not defined herein will have the same meaning as in the Hedge Customer Agreement available at the Disclosure Library ([hedge.io/disclosures](https://hedge.io/disclosures)) or as otherwise defined in the agreements, terms and conditions, disclosures, and other materials available therein.

**Bonus:** A cash amount equal to the specified percentage, up to 50%, of the Net Investment Value, actually credited to the Member Portfolio of each Qualifying Member of a Qualifying Group under this Holiday Group Bonus Offer upon the successful completion of the Holding Period, and the fulfillment of all Program Terms and Conditions.

**Eligibility Period (Qualification Period):** Between December 24, 2025 at 8:59 PM PT and January 31, 2025 at 8:59 PM PT. Hedge may modify these dates without notice.

**Qualification End Date:** The last date of the Qualification Period.

**Holding Period:** Between December 24, 2025 at 8:59 PM PT and December 31, 2025 at 8:59 PM PT, or one year after the successful settlement of your Group's initial Qualifying Buy Order for the Qualifying Position, whichever is later. Hedge may modify these dates without notice. This is not investment advice, or a recommendation or solicitation of any kind.

**Holding End Date:** The date one day after the last day of the applicable Holding Period (ie. if the last day of your Group's Holding Period is Dec 31, 2026, then Jan 1, 2027 would be the Holding End Date).

**Offer Period (Promotion Period):** Between December 24, 2025 at 8:59 PM PT and December 31, 2025 at 8:59 PM PT. Hedge may modify these dates without notice. Groups with a Holding End Date later than one calendar day after December 31, 2025 will be required to maintain compliance with all criteria through the Holding End Date instead.

**Net Investment Value:** The total amount invested by eligible customers of an Eligible Group as the direct result of their approval of a Designated Redeeming Buy Proposal and its corresponding Group Order subsequently initiated and executed during the Qualification Period into the requisite Member Portfolios of said Eligible Group, minus any outflows of the same original position from these Member Portfolios (see Withdrawal Limitations section) through the end of the Offer Period. The total value of all qualified investments initiated by the Group is the asset value of the purchased position, minus any debit balance, which includes any margin calls, ACATs transfers, fees, or other debits. Only Qualifying Group Orders into eligible, margin-approved Member Portfolios of an Eligible Group are counted for purposes of this Holiday Group Bonus Offer. In order for a Qualifying Position to be eligible, the minimum Net Investment Value at the end of the Qualification Period is ten (10) U.S. dollars.

**Hedge Platform:** All accounts offered by Hedge Capital Markets Inc. or any of its wholly-owned subsidiaries.

**Withdrawals:** Withdrawals include, but are not limited to: HIGT(s) out of a Member's Member Portfolio, originated and non-originated ACH, and ACATS out. However, a withdrawal does not include the purchase of an investment in a Member Portfolio, such as a stock.

**Violation of the Terms:** In the event that Hedge determines in its sole discretion that there may have been fraudulent activity or a violation of the terms of this Holiday Bonus Offer in connection with the Bonus, Hedge reserves the right to either decline to grant the Bonus, whether to an individual Member of an Eligible Group, or to the entire Eligible Group, or to rescind or liquidate the Bonus, or any security or any related dollar proceeds derived from the Bonus, as it may determine in its sole and ongoing discretion. The Bonus will be credited to the customer's Member Portfolio within approximately ninety days after the customer and all Members of their Eligible Group have together fulfilled the conditions of the Offer, though this timeline may be delayed in Hedge's sole discretion if, for

example, Hedge determines that there are indications of fraud or a violation of these Terms, or for circumstances out of its control such as natural disasters, data loss, regulatory restrictions, financial hardships, court orders, or other extenuating circumstances.

**Not a Recommendation:** The Holiday Bonus Offer is not a recommendation of any investment or investment strategy, and is not a recommendation that a customer participate in, use, invest with, or otherwise engage with the Hedge GIF. Hedge does not offer investment advice, recommendations, or solicitations of any kind, without limitation.

**Right to Modify or Terminate:** Hedge reserves the right to change the Terms or terminate the Holiday Bonus Offer at any time without notice. Hedge reserves the right to refuse to grant the Bonus to Groups for transactions that it cannot verify were settled prior to the end of the Qualification Period, or for any other reason whatsoever in its sole and ongoing discretion. The Holiday Bonus Offer is not transferable, saleable, or valid in conjunction with certain other offers and is available to U.S. residents only. The Holiday Bonus Offer is only available for personal use, and may not be used for commercial purposes.

**Eligibility Restrictions:** Hedge Customers with restricted accounts, unverified identities, margin debits, unpaid fees, ACH returns, deactivated accounts, and account restrictions are not eligible to participate in the Holiday Bonus Offer. Hedge Customers who do not see the Holiday Bonus Offer in their app may be subject to these restrictions and therefore ineligible to participate in the Holiday Bonus Offer. Hedge may decline requests to participate in the Promotion or to deliver Bonuses earned in conjuncture with the Holiday Bonus Offer at its discretion. Other restrictions may apply.

**Taxes:** Consult with your tax advisor about the appropriate tax treatment for this Promotion and any tax implications associated with receipt of a cash reward before enrolling. For taxable accounts, the value of all Hedge offers received or charged back may be reported on applicable 1099 forms where required by rules and regulations. Hedge does not take responsibility for any tax related to this cash reward, and bears no responsibility or liability for any errant reporting, or the lack thereof entirely with respect to any Bonus received as a part of this Promotion or otherwise.

**Calculation and settlement:** The bonus is calculated based on a fixed percentage of the Qualifying Position Quantity, using the purchase price, or alternatively the national market system closing price of this position on the trading day before settlement, . The bonus applies only to assets that successfully transfer and settle. If the calculated bonus is less than \$0.01, it is rounded down; contributions under \$1 receive no bonus.

**Qualifying Purchase Price:** The average purchase price of a Qualifying Group Order, or, alternatively the national market system closing price of this position on the trading day before settlement when the Qualifying Position was first acquired during the Qualification Period.

**Qualifying Purchase Settlement Date:** The date that a Qualifying Position purchased by an Eligible Group by method of an Qualifying Group Order fully settles within the Group Portfolio.

**Qualification Period:** The Qualification Period begins on December 24, 2025 at 12 AM Eastern Time (ET) and ends on January 31, 2026 at 11:59:59 PM ET. This is the time period during which Customers must form Eligible Groups, send Designated Redeeming Buy Proposals, and acquire Qualifying Positions. This time period is subject to change at any time by Hedge.

**Qualifying Group Order:** A successfully executed and settled Group Buy Order directing the purchase of a Qualifying Position by an Eligible Group following the approval of a Designated Redeeming Buy Proposal. Qualifying Group Orders must have a total combined group notional amount not less than ten (10) U.S. dollars.

**Eligible Group:** A Group created during the Qualification Period wherein all tAGM meet all criteria and program terms detailed herein.

**Designated Redeeming Buy Proposal:** A Designated Redeeming Buy Proposal is a single Buy Proposal sent prior to the Qualification End Date by method of a tAGM applying a single-use reward. Once an Eligible Group has formed, tAGM may create a new Buy Proposal with the in-app "Use Reward" redemption process within Hedge's mobile application, which will enable them to create and send a new Buy Proposal to their Group. Each Member gets up to one reward within one Group and can apply a single reward, across all groups, to a single qualifying Buy Proposal for a supported US-exchange listed security, with a minimum combined purchase amount of ten (10) U.S. dollars or more, net of all Group Members.

Designated Redeeming Buy Proposals must be approved prior to the Qualification End Date in order to be considered valid.

**Qualifying Position:** A Qualifying Position is an owned Qualifying Position Quantity of a US-exchange listed security, purchased as a result of a Qualifying Group Order placed subsequent to an Eligible Group's approval of a valid corresponding Designated Redeeming Buy Proposal, settled in the Group Portfolio prior to the Qualification End Date, and continuously held in the Group Portfolio for the full duration of the applicable Holding Period without falling below the Minimum Qualifying Position Quantity.

**Minimum Qualifying Position Quantity:** This is the smallest portion (capped at five decimal places) of the Qualifying Position Quantity share quantity that would meet or exceed the minimum position starting value of ten (U.S.) dollars, calculated using the average purchase price of the Qualifying Group Order used to acquire this position.

**Qualifying Position Quantity:** Any original quantity of a Qualifying Position that meets or exceeds the Minimum Qualifying Position Quantity and remains held in the Group Portfolio.

**Withdrawal Limitations** (all customers): If, at any time during the sixty (60) days after a Bonus is credited, Withdrawals cause the value of the customer's Hedge Portfolio (excluding the Bonus) to fall below the Net Investment Value, Hedge will charge back a proportional amount of the Bonus.

Securities trading is offered through Hedge Pro LLC, member SIPC, a FINRA/SEC registered broker dealer, and a subsidiary of Hedge Capital Markets Inc.

Not a recommendation. Neither is offer a recommendation of any investment or investment strategy, or a recommendation to deposit or transfer cash or securities into a Hedge account.

## Eligibility

This Holiday Promotion is only available to customers who meet ALL of the following requirements:

- You are a US Hedge Customer, and a qualified US resident, as described in the Hedge Customer Agreement.
- You have successfully verified your identity, and have applied and been approved for a self-directed type 2 margin brokerage account with Hedge Pro LLC.
- You have linked your own, verified U.S. bank account and have funded your Personal Portfolio with an amount, net of all outflows and Withdrawals of an amount not less than ten (10) U.S. dollars.
- You (i) make a Qualifying Deposit of \$10 or more into an Eligible Group starting at 12 AM ET on December 24, 2025 and before January 31, 2026 11:59 PM ET; (ii) successfully claim the Bonus within this Eligible Group by sending a Designated Redeeming Buy Proposal to your Group, which is then approved by your Group, resulting in a Qualifying Group Order which is successfully executed, resulting in a Qualifying Position held in your Group Portfolio prior to the end of the Eligibility Period; (iii) remain a tAGM in this Eligible Group and hold a minimum of \$10 worth of the original Qualifying Position Quantity (calculated using the final settlement price of the Qualifying Group Order placed as a result of your Group's approval of said Designated Redeeming Buy Proposal) through the Holding End Date; and (iv) meet all other applicable terms and conditions detailed herein these Terms.
- You abide by the limit of one Reward per Eligible Group, and agree to the maximum value aggregated across all Rewards redeemed within said single Eligible Group.

The Holiday Bonus Offer is only available for Members of Qualifying Groups only. Investments, deposits, and other activity within customer Personal Portfolios will not be eligible for this Holiday Promotion. Customers whose accounts are not approved for margin are not eligible to participate. Customers who are not a tAGM of an Eligible Group for the entirety of the Holding Period, or who have ACH returns, margin debits, free-riding, pattern day trading, or other applicable violations or adverse behavior, as defined by Hedge in its sole and ongoing discretion, are not eligible to participate.

## **Which Hedge Customers are eligible?**

Hedge Customers who complete all of the following actions and meet all of the following criteria are Eligible Entrants:

- Apply for, and are approved to open a Hedge Brokerage Account, passing all checks and meeting all requirements, including, without limitation, passing Customer Identification Program (CIP) checks, verifying your identity and citizenship, submitting all forms, signing all agreements, documents, and disclosures and agreeing to all required terms and conditions, including without limitation, all Hedge Terms, as defined within the "Hedge Customer Agreement" available at [hedge.io/disclosures](https://hedge.io/disclosures) (the "**Hedge Disclosure Library**").
- Participate in one or more new Qualifying Group Orders for a net aggregate cost of ten (10) U.S. dollars or more funded from contributions made to your Member Portfolio within an Eligible Group from your Hedge Personal Portfolio during the eligibility window of the Promotion Period, and netted against all withdrawals to any external account prior to or during the Promotion Period.
- Create and/or fund an Eligible Group with one or more Eligible Deposits of ten (10) U.S. dollars or more sent from the Customer's Personal Portfolio to said Eligible Group during the Qualification Period.
- Reveal and use a reward within the Hedge Mobile Application to create and send a Designated Redeeming Buy Proposal to your Group, which is then approved by a vote of the tAGM of said Group, and results in the successful placement and subsequent settlement of a Qualifying Group Order to buy a Qualifying Position Quantity amount of the U.S. exchange-listed security specified in this proposal prior to the end of the Qualification Period.
- Remain an active Group Member of an Eligible Group for the full duration of the Promotion Period and maintain a continuous Qualifying Position Quantity of the Qualifying Position within your Group Portfolio equivalent to an aggregate Proportionate Per-Member Ownership Stake of ten U.S. dollars (\$10) or more.
- Maintain in good standing an active Hedge Portfolio that remains funded with an aggregate total balance of not less than ten U.S. dollars (\$10) in account equity at all times during the Promotion Period.
- Remain fully compliant with all other eligibility requirements detailed herein.

## What's the Hedge Group requirement?

You must be a Hedge Customer and keep all eligible portions of Qualifying Position Quantities in the Eligible Group throughout the Holding Period. In order for a Hedge Group to be an **"Eligible Group"**, the Group must be funded by each Member with a Per Member Proportionate Ownership Stake not less than the Minimum (\$10). All Group Members must make Qualifying Deposits prior to the deadline and must maintain this Minimum balance in the Group throughout the Promotion Period, excluding any losses from holding Qualifying Positions. In addition to this, at least one Bonus must be redeemed and used to create and send a Designated Redeeming Buy Proposal within an Eligible Group in order for the Group to place a Qualifying Group Order and acquire a Qualifying Position. To receive a Bonus as a Hedge Customer, you must be a Member of an Eligible Group (each of which that receives a bonus, a **"Winning Group"**).

## Can I confirm the eligibility of my positions?

If you're a Hedge Customer, you can contact us up to once per month at support@hedge.io to verify the eligibility of your Group, which will be done on a best efforts basis only. Final eligibility will be determined by Hedge in its sole discretion at the end of the Holding Period.

## When will Bonuses be delivered?

Eligible Groups with a Holding End Date of December 31, 2026 will receive bonuses within an estimated ninety (90) days of the completion of their Holding Period. Hedge will aim to deliver to Groups with later Holding End Dates in a similar timeline on a best efforts basis.

## If I get a bonus, can I withdraw from Hedge?

All Bonuses awarded to Winning Members of Eligible Groups (Winning Groups), must remain in your Hedge Portfolio for not less than sixty (60) days following the receipt of the Bonus in your Hedge Portfolio. If you choose to withdraw or otherwise transfer or hypothecate any portion of your Bonus prior to the sixty (60)

day anniversary of your receiving your Bonus, you will immediately incur a debt in your Personal Portfolio for the full Bonus amount, and may be charged margin interest if you do not cancel your withdrawal or other such external transfer. After this Bonus Holding Period (distinct from the Holding Period defined above), you are free to withdraw the Bonus to an external account whenever you'd like. By accepting these Terms, you direct Hedge to remove, transfer, or liquidate positions as needed to collect the fee or cover any resulting deficit.

## **Hedge Holiday Promotion Official Rules**

### **Eligibility**

Hedge Holiday Promotion (the "Offering" or "Promotion") is open only to legal residents of the 50 United States and the District of Columbia (excluding any jurisdiction where disallowed by law) who are 18 years or older at the time of entry and have a driver's license and all other identification factors to confirm their identity, as defined by Hedge in its sole and ongoing discretion, who are Hedge Customers and who become tAGM of a new Eligible Group during the Qualification Period. Customers are responsible for determining whether the Promotion is legal and compliant with all regulations in the jurisdiction in which the Customer resides.

Customers are required to be Hedge account holders to participate, and must have a valid W9 tax certification on file with Hedge.

The following individuals are not eligible for a Bonus: immediate family (spouse, parents, siblings, and children) and household members of financial representatives, stock brokers, regulators, or any kind of Professional Investor or Ineligible Person, as defined in the Hedge Customer Agreement. The Promotion is subject to all applicable federal, state and local laws and regulations and is void where prohibited. Participation constitutes the Customer's full and unconditional agreement to these Official Rules. Hedge's decisions are final and binding in all matters related to the Promotion, and any associated awarding of Bonuses.

Receiving a Bonus is contingent upon fulfilling all requirements set forth herein, including a confidential background check of those selected potential winners, which may include a review for evidence of financial crimes or related activity,

terrorist financing activity, or if a potential winner is included on the Office of Foreign Assets Control's Specially Designated Nationals and Blocked Persons List.

By participating in this Promotion, customers agree to be fully and unconditionally bound by these official rules ("Official Rules", "Terms"), all applicable terms, conditions, agreements, and requirements of the Hedge Customer Agreement and other materials available at the Hedge Disclosure Library ([hedge.io/disclosures](https://hedge.io/disclosures)), the Terms of Service, Privacy Policy and by the decisions of Hedge in all matters relating to the Promotion.

Compliance with the eligibility requirements will be determined by Hedge in its sole discretion. Customers that violate these eligibility requirements, as determined by Hedge in its sole discretion, will be disqualified from the Promotion. Receiving a Bonus is contingent upon fulfilling all requirements set out in the Official Rules.

The Customer must be the rightful owner of the identity, phone number, and e-mail address used to apply to open a Hedge brokerage account and to otherwise enter into the Promotion, and must have verified their identity and completed any and all other requirements prior to the end of the Qualification Period, as well as any subsequent identity verification tasks thereafter as may be deemed necessary by Hedge in its sole discretion.

## Timing

The Qualification Period begins on December 24, 2025 at 12 AM Eastern Time (ET) and ends on January 31, 2026 at 11:59:59 PM ET (the "**Promotion Period**"). Hedge's servers are the official time-keeping devices for the Promotion. To be eligible to receive a Bonus, Customers must create and/or fund an eligible Group during the "Eligibility Period", which begins on December 24, 2025 at 12 AM Eastern Time (ET) and ends on January 31, 2026 at 11:59:59 PM ET. The Holding Period will begin on the earlier of (i) the Qualifying Purchase Settlement Date, which is the date of settlement of your Eligible Group's Qualifying Group Order, subsequent to the placement thereof as the direct result of said Group's approval of a Designated Redeeming Buy Proposal; or (ii) January 31, 2026. The Holding Period will end on the later of (i) one calendar day following the twelve (12) month anniversary of the Qualifying Purchase Settlement Date; or (ii) December 31, 2026.

## Entry methods

**Entry Method for Hedge Customers:** Entrants must complete the following steps to earn entries:

1. An entrant must have an active Hedge individual brokerage account ("**Account**" is subject to the [Hedge Terms and Conditions](#) ("**Hedge Customer Agreement**") and [Hedge's Privacy Policy](#)) and must fund a Hedge Group, through the Group Investing Features offered by Hedge on the Hedge Platform, and remain an active Group Member of the Group through January 31, 2026 at 11:59 PM ET (the "**End Date**" or "**Qualification End Date**").
2. Prior to the Qualification End Date, all Group Members must fund their Member Portfolios with a net amount not less than ten (10) U.S. dollars each, and must execute and settle a Qualifying Group Order to buy a Qualifying Position Quantity worth not less than \$10 combined for all tAGM at the time that said Qualifying Position is purchased, by means of these tAGM voting to approve a corresponding Designated Redeeming Buy Proposal.
3. Throughout the Holding Period, all Group Members must maintain a fully-funded Proportionate Per Member Ownership Stake within a Qualifying Position equivalent to an Original Value (equivalent to the Qualifying Quantity held multiplied by the average price paid in the Qualifying Group Order executed prior to the Qualification End Date) not less than \$10 combined, based on the number of tAGM at the time of acquisition, at all times. The Group is subject to the Hedge Customer Agreement.
4. **Customers must have a valid W9 tax certification on file with Hedge no later than January 31, 2026 to be eligible to claim a Bonus, and must be a Member of an Eligible Group of which all Group Members also meet all eligibility requirements, which includes, without limitation, the same requirement that each Group Member must have a valid W9 tax certification on file with Hedge no later than End Date in order for ANY Group Members to be eligible to receive a Bonus.**
5. Once a fully active Group Member of an eligible Hedge Group, a Customer will earn 1 entry in an Eligible Group (up to one per number of tAGM within said group) for each approved Designated Redeeming Buy Proposal that results in a "**Qualifying Position**", purchased by the Group prior to the Qualification End Date for an aggregate Group notional cost not less than ten (10) U.S. dollars in "**Net Invested Dollars**" or more, during the Qualification Period. Net Invested is

equal to the combined notional amount of the Qualifying Position less the dollar amount of any sales or withdrawals thereof made after the execution of the initial Qualifying Group Order derived from the successful Designated Redeeming Buy Proposal during the Qualification Period.

6. Eligible Groups must be created during the Qualification Period and must be funded through eligible deposits. Eligible Deposits must meet all of the following requirements:
  - Deposit must be sourced from brokerage cash previously deposited into the entrant's Personal Portfolio, which must be contributed via a Cash Contribution to a new Hedge Group formed by the entrant and at least one (1) other Hedge Customer eligible for this promotion during the Qualification Period.
  - The net deposit amount into the Eligible Group must be greater than or equal to \$10 per member. Any dollar amounts herein these Official Rules are provided in U.S. dollars only. For a Group to be an Eligible Group, the net Eligible Deposits contributed to an Active Group must be in aggregate of \$10 (the "**Minimum**") for each tAGM.
4. Any Group Withdrawals from your Group to your Personal Portfolio will reduce your Eligible Group's Net Qualifying Position Quantity, however as long as the net total amount of net Qualifying Positions held by the tAGMs of a single Eligible Group remains above the Applicable Minimum (\$10) –as calculated using the purchase price and the remaining Net Qualifying Position Quantity to ensure that market loss does not in of itself disqualify an Eligible Group – the Eligible Group will remain eligible. In addition to the requirement that the Proportionate Per-Member Ownership Stake in any Eligible Group must be greater than or equal to ten U.S. dollars at all times during the Promotion Period (adjusted for any losses sustained from Qualifying Positions), that aggregate combined Group Position balance must remain above the Applicable Minimum (\$10) calculated the same way.
5. During the Promotion Period, if a Customer initiates (a) an ACATS out of their Hedge brokerage account, (b) reverses, or has an ACH transfer to their Hedge Portfolio reversed or returned, or (c) any other transfer out of their Member Portfolio within an Eligible Group such that their remaining balance no longer

meets the applicable minimums, Customer will be disqualified from participation in the Promotion.

6. There is a twelve (12) month minimum holding period (the "**Holding Period**") that will commence on the Qualifying Purchase Settlement Date, and will conclude one calendar day after the twelve month anniversary of this date, or December 31, 2026, whichever is later. During the Holding Period, Eligible Groups must continuously hold Qualifying Positions in order to remain eligible for any Bonus.
7. There is a sixty (60) day Bonus holding period (the "**Earn-out Period**") that will commence on the day the Winning Members of each Winning Group take receipt of any Bonus, for which each Winning Member must keep the full Bonus amount in their Hedge Portfolio. If a Winning Member withdraws, transfers out, or otherwise removes any portion thereof from their Hedge Portfolio during the Earn-out Period, an Early Transfer Fee will apply, up to the full original Bonus amount received by any such Winning Member. Final Bonus Value is calculated for each Winning Group as the remaining Qualifying Position Quantity at the end of the Holding Period, multiplied by the applicable bonus percentage (2.5% - 50%), and capped at an aggregate combined Max Bonus Value, net of all other Bonuses received by the Eligible Group, or the Members thereof, during the Promotion Period. The applicable Final Bonus Value will be distributed evenly amongst the Bonus Recipients within an Eligible Group. All Bonuses are subject to the Earn-out Period.

## Reward Limits

Customers may receive rewards within one Eligible Group only for this Promotion. Each reward may be used to create a single Designated Redeeming Buy Proposal. Any attempt to create or send a new Designated Redeeming Buy Proposal will void all previous entries, regardless of whether or not this subsequent request is successful. An Eligible Group may receive up to fifty (50) U.S. dollars ("Group Max", "Max Reward Value") in combined rewards, split between all eligible tAGMs. The Max Reward Value is subject to change at any time, including without limitation after the end of the Holding Period, at the Company's sole and ongoing discretion.

## Entry Limits

You may receive a maximum of one (1) gift within one (1) Eligible Group that you form during the Qualification Period at a time, and one "entry" overall during the Promotion Period. Prior to the Qualification End Date, an "Entry" is created by joining of an Eligible Group and applying a reward to a new Buy Proposal, thus designating said proposal as the sole Designated Redeeming Buy Proposal associated with your sole, single-use reward within this Eligible Group. Qualifying Positions will replace all other "entries" following the Qualification End Date, and must remain in an Eligible Group's Group Portfolio for the duration of the Holding Period to remain valid as entries.

Use of any automated system to participate is prohibited and may result in disqualification. Use of any script, macro, artificial intelligence software, algorithm, machine learning, software, technology, or other automated system to participate is prohibited and will result in disqualification. In the event of a dispute, or a discrepancy between the identity of the Bonus Recipient, and the account holder, all Bonuses will be void. If any additional information provided by Customer is inconsistent with the information previously provided, or with any information used to apply for or create a Hedge Brokerage Account by, on the behalf of, or in the name of Customer, Company may disqualify such entrant, and such disqualification may result in the forfeiture of any bonus(es) won. Company may, in its sole and ongoing discretion, may require additional documentation from any entrant to show proof of their identity.

## **Bonuses**

Each Member of an Eligible Group will get a "gift" to unwrap which will contain a reward with a fixed percentage "boost" that can be applied to a single qualifying Buy Proposal sent by this Member to the Group for a minimum combined purchase amount of ten (10) U.S. dollars or more of a supported US-exchange listed security, net of all Group Members. This percentage boost is based on the combined notional of the Qualifying Group Order that is placed and settled by an Eligible Group as the direct result of this Designated Redeeming Buy Proposal. For example, if a given tAGM's reward is for 10%, and said member sends a Designated Redeeming Buy Proposal for \$100, the maximum aggregate group reward value from any Qualifying Position Quantity purchased as a result thereof and held for the full duration of the Holding Period would be \$10 (split among the eligible tAGMs after the fulfillment of all other requirements). Bonuses are

awarded holistically to the entire Winning Group, and split evenly between all Winning Members, so the exact amount won will vary by Group size and funding amount per Winning Member. The maximum cumulative value, net of all Bonuses, and combined across Bonus Recipients in an Eligible Group, is fifty (50) U.S. dollars per group. This maximum value is subject to change at any time by Company in its sole and ongoing discretion. Bonuses may be uniquely stacked within an Eligible Group to reach this \$50, but each tAGM may designate only one Qualifying Position, and no two tAGM may designate the same security as a Qualifying Position. If a Designated Redeeming Buy Proposal does not result in a executed and settled Qualifying Group Order, the reward will not be valid.

Company makes no guarantees, representations, or warranties regarding the value of the Bonus after they are transferred to each Winning Group, or their future value. Bonuses are awarded in brokerage cash to Winning Groups, but can decrease in value if invested at the sole discretion of the Winning Group and/or Winning Member. Bonuses must remain in each winning Customer's Hedge Portfolio for the Earn-out Period, but there is no requirement to invest any Bonus amount received. Winning Customers may transfer any portion of the proportionate Final Per-Member Bonus value they receive as a Winning Member of a Winning Group out of the Winning Group and into their Personal Portfolio during the Earn-out Period, and may invest the funds in said Personal Portfolio or in another Hedge Group at their sole discretion and risk during the Earn-out Period, as long as it remains within said Winning Member's Hedge Portfolio.

The full value of each Bonus must remain in the Hedge Portfolios of each Member of each Winning Group for not less than sixty (60) days following each Member of each Winning Group taking receipt of the Bonus, will be required to be repaid in full to Company in the event that any Member of a Winning Group withdraws, transfers, or otherwise hypothecates any amount of their portion of the Bonus awarded to the Winning Group to an external account or other venue other than their Hedge Portfolio at any time prior to the sixty (60) day anniversary of the date of the Winning Member of the Winning Group taking receipt of the Bonus.

Bonuses are non-transferable, and no substitution will be made except as provided in the Company's sole discretion if the bonus should become unavailable. Bonus Recipients are responsible for all taxes and fees associated with bonus receipt and/or use. All other details about the Bonus, including the delivery method, type, and delivery, will be determined by Company in its sole

discretion. All other costs and expenses associated with acceptance of the Bonus that are not expressly set forth herein shall be solely the Customer's responsibility. Bonuses are provided "as is" without warranty of any kind, either express or implied, including but not limited to the implied warranties of merchantability, fitness for a particular purpose, or non-infringement. Limit of 1 Bonus (of any kind) per Customer. Limit of 1 Bonus per Group.

In the event of an ambiguity or dispute in the Promotion rules, Company may, in its sole discretion, determine the proper interpretation or resolution of the issue at hand. Company decision in this matter will be final.

Company may conduct a confidential background check and will disqualify any selected winners where it finds evidence of financial crimes or related activity, terrorist financing activity, or if they are included on the Office of Foreign Assets Control's Specially Designated Nationals and Blocked Persons List. The results of the background check will be kept confidential and used solely for the purpose of determining the winner's eligibility to receive a Bonus.

BONUSES ARE AWARDED "AS IS" WITH NO GUARANTEE. ALL WARRANTIES, WHETHER EXPRESS OR IMPLIED, INCLUDING THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, ARE HEREBY DISCLAIMED BY THE COMPANY. ALL BONUS DETAILS AND AMOUNTS ARE AT COMPANY'S SOLE DISCRETION. ANY COSTS AND EXPENSES ASSOCIATED WITH THE ACCEPTANCE OF ANY BONUS AND USE NOT SPECIFIED HEREIN AS BEING PROVIDED ARE THE RECIPIENTS' SOLE RESPONSIBILITY.

Each Bonus will be split amongst the Group Members (the "**Winning Members**", each a "**Bonus Recipient**") of the Winning Group. Each Bonus Recipient will receive their own tax forms. In the event that a Winning Group includes a Winning Member who does not wish to participate or fails to meet all eligibility criteria, including without limitation passing all background checks and providing all required forms following the completion of the Promotion, the Winning Group and all Winning Members will immediately forfeit all interest, claim, or right to the Bonus in perpetuity and will have no recourse or method to receive any Bonus or the value thereof. All Bonuses must be received in a Hedge Brokerage Account opened in the name of the winning Customer, subject to the laws and regulations of each applicable jurisdiction. There is no fee, cost, or other form of payment necessary to open a Hedge Brokerage Account. However, Customers may

accumulate fees as a result of various events, circumstances, actions, or activity, as disclosed in the Company's Fee Schedule, as is available at Hedge's Disclosure Library.

By entering this Promotion, each Customer attests on penalty of perjury that they are aware of these terms and conditions, and that all other Members of any Eligible Group that Customer is a Member of will be fully aware of the Promotion and terms and conditions thereof at all times, and for which, Customer shall be solely, and fully liable and responsible for any liability, injury, damage, tax liability, fine, loss, or other consequence derived from this Promotion, any Bonuses awarded or not awarded to Eligible Group, or any other decisions, actions, behaviors, claims, communications, or other involvement related thereto in any way to Promotion without limitation.

If a Bonus recipient (i) is determined to be ineligible, (ii) fails to respond, or fails to sign and return all requested documents by the specified return date, or (iii) or otherwise fails to fully comply with these Official Rules, the recipient will forfeit the Bonus in its entirety.

## **Release**

By receipt of any Bonus, winners agree to release and hold harmless Company and its subsidiaries, affiliates, suppliers, distributors, advertising and promotion agencies, and parent companies, and each such company's officers, directors, employees, owners, contractors, spokespersons, founders, controlling persons, associated persons, registered persons, executives, influencers, endorsers, and agents (collectively included in the Released Parties, as further defined herein) from any and all actions, claims, injury, loss, or damage arising in any manner, directly or indirectly, from participation in the Promotion and/or the acceptance, loss, use, inability to use, misuse, or redemption of a Bonus (including any injury, loss, damage, anguish, or harm related thereto, without limitation).

## **General Conditions**

Company reserves the right to cancel, suspend and/or modify the Promotion and any Bonuses associated therewith if any fraud, technical failures, extenuating circumstances, financial hardships, legal troubles, regulatory requirement, human error, or any other factor impairs the integrity or proper functioning of the Promotion, inhibits the Company from delivering Bonuses, places an undue

burden or hardship upon the Company, or any event or cause beyond Company's control (e.g. events such as natural calamities, national emergencies, widespread illnesses, declarations of war, acts of God, acts of terrorism) interferes with any aspect of the Promotion, including but not limited to fulfillment of the Bonus(es), as determined by Company in its sole discretion. In such event, Company, in its sole discretion, may elect to cancel, terminate, void, or may otherwise modify the Bonuses offered herein, provided that any such decision is at the sole discretion of Company and that under no circumstance will Company be obligated to do so, or liable for any decision to do or not to do so.

Company reserves the right, in its sole discretion, to disqualify any individual, Customer, Applicant, or Group it finds to be in violation of its terms and conditions, or to be tampering with the qualification process or the operation of the Promotion, including but not limited to attempting to participate in multiple Eligible Groups, or to be acting in violation of the Official Rules of this Promotion or in an adverse or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Promotion may be a violation of criminal and civil law and should such an attempt be made, Company reserves the right to seek damages from any such person to the fullest extent permitted by law.

Company's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. In the event there is a discrepancy or inconsistency between any other statements contained in any Promotion-related materials and these Official Rules, the Official Rules shall prevail, govern, and control.

## **Binding Nature, Waiver, Indemnification**

As used herein, "you" and "your" refer to entrants in the Promotion. By entering the Promotion, you, and on behalf of your heirs, executors, and administrators, agree:

1. to be bound by and comply with these Official Rules and by and with all applicable laws and decisions of the Company which shall be binding and final;
2. to waive any rights to claim ambiguity with respect to these Official Rules;
3. to waive all of your rights to bring any claim, action, or proceeding against the Company and its subsidiaries, affiliates, advertising and promotion agencies,

partners, representatives, agents, successors, assigns, founders, owners, employees, officers and directors, influencers, and endorsers (collectively, "Released Parties") arising out of any liability, illness, injury, death, loss, litigation, claim or damage that may occur, directly or indirectly, whether caused by negligence or not of the Released Parties, in connection with the Promotion, any Entry, or the Bonuses, including, but not limited to, personal injury, death, or damage to or loss of property, or liability for any taxes and fees, arising out of participation in the Promotion or receipt or use or misuse of any Bonus; and

4. to forever and irrevocably agree to release, defend, indemnify, and hold harmless the Released Parties from any and all claims, lawsuits, judgments, causes of action, proceedings, demands, fines, penalties, liability costs and expenses (including, without limitation, reasonable outside attorneys' fees) that may arise in connection with:
5. the Promotion, the Bonuses, the Eligible Groups and any investment you may participate in as a member thereof, or any other activities engaged in in connection with the Promotion, the Bonuses, the Designated Redeeming Buy Proposals and corresponding Qualifying Group Orders, the holding of any Qualifying Positions, the Eligible Groups, or otherwise, including but not limited to your participation or inability to participate in the Promotion or any other activity;
6. typographical or printing errors in these Official Rules or in any Promotion materials, including but not limited to any advertising or promotional materials;
7. any change in a Bonus (or any components thereof), including but not limited to, due to unavailability, financial hardship, undue burden, error, or due to reasons within or beyond Company's control;
8. any interruptions in or postponement, cancellation, or modification of the Promotion;
9. human error;
10. incorrect or inaccurate transcription, receipt or transmission of any Entry;
11. any technical malfunctions or unavailability of any social network, website, mobile application, telephone network, computer system, computer online

system, computer timing and/or dating mechanism, computer equipment, software, Internet service provider, or mail service utilized by any of the Released Parties or by you;

12. interruption or inability to access any online service via the Internet due to hardware or software compatibility problems;
13. any lost/delayed data or video transmissions, omissions, interruptions, defects, and/or any other errors or malfunctions;
14. any late, lost, stolen, mutilated, misdirected, illegible, delayed, garbled, corrupted, destroyed, incomplete, undeliverable or damaged Entries;
15. any wrongful, negligent, or unauthorized act or omission on the part of any of the Released Parties or of any other third party;
16. lost, late, stolen, misdirected, damaged or destroyed Bonuses (or any element thereof), or
17. the negligence or willful misconduct by you, other Members of your Group, or of any third party.

## **Further Limitations of Liability**

The Released Parties are not responsible for:

- Any incorrect or inaccurate information either caused by printing errors or by any of the equipment or programming associated with or utilized in the Promotion or provided by Customers;
- Technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections to the internet, social media platforms, in phone lines or network hardware or software;
- Unauthorized human intervention in any part of the Promotion, including but not limited to the entry process;
- Technical or human error which may occur in the administration of the Promotion, including but not limited to the processing of entries and evaluation of the meeting of any eligibility criteria;
- Data associated with entries that may be erroneously deleted, lost or destroyed or corrupted. In this case, entrants sole remedy is to take the

required actions to receive another entry(s) in the Promotion, if it is possible;  
or

- 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 Promotion or to the receipt, use, inability to use or misuse of any bonus.

Company assumes 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 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 Web Site 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, social networking posts, or registrations, the determination of final eligibility of Groups and/or the tAGM thereof and/or the evaluation and characterization of their Qualifying Positions, or in any other Promotion-related materials; or (f) any injury or damage to participants or to any other person's computer which may be related to or resulting from any attempt to participate or participation in the Promotion.

ANY CLAIMS, JUDGMENTS AND/OR AWARDS SHALL BE LIMITED TO ACTUAL OUT-OF-POCKET COSTS ASSOCIATED WITH PARTICIPATING IN THE PROMOTION. EACH CUSTOMER HEREBY WAIVES ANY RIGHTS OR CLAIMS TO ATTORNEY'S FEES, INDIRECT, SPECIAL, PUNITIVE, INCIDENTAL OR CONSEQUENTIAL DAMAGES OF PARTICIPANT, WHETHER FORESEEABLE OR NOT AND WHETHER BASED ON NEGLIGENCE OR OTHERWISE. IN NO EVENT WILL COMPANY OR ANY OF THE RELEASED PARTIES BE LIABLE TO ANY PERSON OR

ENTITY FOR ANY DIRECT, SPECIAL, INCIDENTAL, EXEMPLARY, PUNITIVE OR CONSEQUENTIAL DAMAGES (INCLUDING LOSS OF USE, DATA, BUSINESS OR PROFITS) ARISING OUT OF OR IN CONNECTION WITH ANY PERSON'S PARTICIPATION IN THE PROMOTION OR THE AWARD OR USE OR INABILITY TO USE THE BONUS, OR ASSOCIATED WITH ANY ASPECT OF THE BONUSES, WHETHER SUCH LIABILITY ARISES FROM ANY CLAIM BASED UPON CONTRACT, WARRANTY, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY OR OTHERWISE, AND WHETHER OR NOT COMPANY OR ANY RELEASED PARTY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH LOSS OR DAMAGE. Some jurisdictions do not allow the limitation or exclusion of liability for incidental or consequential damages, so the above limitation or exclusion may not apply to you.

## **Reservation of Rights**

Company reserves the right, in its sole discretion, to disqualify any individual who is responsible for tampering with the entry process or otherwise acts in violation of these Official Rules. In addition, any attempt by an individual, whether or not an entrant, to deliberately undermine the legitimate operation of this Promotion is a violation of criminal and civil laws, and should such an attempt be made, Company reserves the right to seek damages and diligently pursue all remedies against any such individual to the fullest extent permitted by law.

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 solely with respect to this Promotion. All decisions as to these Official Rules and interpretations thereof are exclusively within the sole discretion of the Company and may be changed from time to time without notice.

## **Severability**

If the application of any provision of these Official Rules to any particular facts or circumstances shall for any reason be held to be invalid, illegal or unenforceable by a court, arbitration panel, or other tribunal of competent jurisdiction, then:

- The validity, legality, and enforceability of such provision as applied to any other particular facts or circumstances and the other provisions of these Official Rules shall not in any way be affected or impaired thereby; and

- Such provision shall be enforced to the maximum extent possible.

In addition, if any provision contained in these Official Rules shall for any reason be held to be excessively broad as to duration, geographical scope, activity, or subject, it shall be construed by limiting and reducing it so as to be enforceable to the extent compatible with applicable law.

## **Personal Information**

Information collected from Customers is subject to [Company's Privacy Policy](#).

## **Definitions**

Capitalized terms not explicitly defined herein have the same meaning as such terms are defined in the Hedge Customer Agreement and other applicable disclosures available at the Hedge Disclosure Library.

## **Other Disclosures**

Nothing in these Official Rules is intended as investment advice. Neither the Promotion, nor (i) the Designated Redeeming Buy Proposals Customers send within Eligible Groups to enter the Promotion, (ii) the inclusion or exclusion of any stock, security, or other financial instrument within any page or app screen associated with the use of any reward, (iii) the definition, design, specifications, criteria, applicable Minimum, or requirements of Eligible Groups, Qualifying Positions, the Holding Period, or any other eligibility criteria thereof, (iv) nor any other communication, design, presentation, or other aspect or element thereof said Promotion of any kind, without limitation, is ever to be considered investment advice, an investment recommendation, or a solicitation to buy or sell any kind of security or other form of financial instrument or to open a brokerage account with HP or any other financial account with any party whatsoever, without limitation. The Promotion, and any content, posts, communications, promotional content, the in-app experience associated therewith, and any and all other aspects thereof are intended for informational and educational purposes only.

Participating in the Promotion, receiving an invite to an Eligible Group, or otherwise engaging with the in-app experience associated therewith does not constitute continued access to the Hedge Platform or a guarantee of your eligibility to receive any Bonus(es) that may be offered. Customers must complete

our KYC, AML, CIP, OFAC and all other application processes and must be approved by the platform.

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