

## **Stash Stock Party Rewards Program Terms and Conditions**

*Effective as of October, 2nd 2023 (the “Effective Date”) for all Personal Portfolio Holders (as defined below)*

### General Description

The Stash Stock Party Rewards Program (the “Program”) is a rewards program offered and administered by Stash Investments LLC (“Stash”) and is not offered through any of its affiliates, including but not limited to Stash Capital LLC (“Stash Capital”), whereby Personal Portfolio Holders (as defined below) may earn fractional shares of stock of certain publicly-traded companies and/or exchange-traded funds (“Stock”), as specified below. This Program is subject to these Stash Stock Party Program Terms and Conditions (the “Program Terms”). By choosing to participate in this Program, you are accepting and agreeing to these Program Terms. These Program Terms form an agreement between you and Stash with respect to the Program. You should read these Program Terms carefully.

### Eligibility

To be eligible to participate in this Program and receive a Stock reward (as defined below) hereunder, you must be a Personal Portfolio Holder. For purposes of this Program, a “Personal Portfolio” is an individual taxable brokerage account advised by Stash that is in good standing. Each person who has completed the process of opening a Personal Portfolio as of or following the Effective Date will be deemed a “Personal Portfolio Holder” under these Program Terms.

For the avoidance of doubt, in the event, you only complete the designated registration process to receive the Financial Counseling Service (if applicable to you, as such term is defined in your [Advisory Agreement](#)) from Stash, or you do not otherwise complete the designated registration process required for opening a Personal Portfolio as of or following the Effective Date you will not be deemed a “Personal Portfolio Holder” hereunder.

Stash reserves the right to determine in its sole discretion whether an account is closed and/or in good standing. An account in good standing for purposes of this Program is an account for which all required account opening documentation has been completed and verified and is not locked, or restricted, or otherwise flagged in any way. If your Personal Portfolio is closed or not in good standing for any reason at any time, you will no longer be deemed a Personal Portfolio Holder and you will not be eligible to receive a Stock reward hereunder.

### Redeeming Your Stock Reward

On or after the Effective Date, Stash may at any time in its sole discretion select a designated Party Time (as defined below) to offer a predetermined amount of one or more specific Stocks under this Program. For purposes of these Program Terms, each specific timeframe (as shown

on <https://stash.com/party>) that Stash determines to offer Stock(s) shall be deemed the “Party Time”, and the specific date on which each Party Time falls on shall be deemed a “Party Day”. Stash will use reasonable efforts to announce each Party Day and Party Time in advance.

On each Party Day, Stash will offer a predetermined amount of one or more specific Stock(s) at the Party Time to any person that completes either set of eligibility steps outlined below, as applicable to such person, during the time periods also specified below.

**Eligibility Set #1: If you are a Personal Portfolio Holder as of the Party Time on a specific Party Day, then you must complete each of the following steps on that given Party Day:**

Step 1: you must visit the following unique link: <https://stash.com/party>

Step 2: you must select the “Log In” icon that appears on the unique link and enter your login credentials (e.g. email and password) attributable to your Personal Portfolio; **AND**

Step 3: you must select the “Claim Stock” icon that will appear on the unique link during the Party Time shown on <https://stash.com/party> on that given Party Day *(for example, if the Party Time is 8:00 PM (ET) to 9:00 PM (ET) on the Party Date, then you must complete this Step 3 between 8:00 PM (ET) and 9:00 PM (ET) on the Party Date)*.

**Eligibility Set #2: If you are not a Personal Portfolio Holder as of the Party Time on a specific Party Day, then you must complete each of the following steps on that given Party Day:**

Step A: you must visit the following unique link: <https://stash.com/party>

Step B: you must select the “Sign Up For Stash” icon that appears on the unique link and enter a valid email address and password;

Step C: you must select the “Claim Stock” icon that will appear on the unique link during the Party Time shown on <https://stash.com/party> on that given Party Day *(for example, if the Party Time is 8:00 PM (ET) to 9:00 PM (ET) on the Party Date, then you must complete this Step C between 8:00 PM (ET) and 9:00 PM (ET) on the Party Date)*.

Step D: you must then subsequently complete the designated registration process of opening a Personal Portfolio, as required by the interactive instructions displayed via the Stash Platform; **AND**

Step E: after you complete Step D, you will then be eligible to receive the Stock reward.

**For the avoidance of doubt, you will not receive a Stock Reward hereunder on a Party Day if you: (i) on that specific Party Day, select the “No Stock for me” icon that appears on the unique link under either Step 3 or Step C above, as applicable to you, and you do**

**not subsequently complete the detailed steps applicable to you in the order outlined above in a timely fashion, or (ii) on that specific Party Day, otherwise fail to complete the detailed steps applicable to you in the order outlined above in a timely fashion. Further and for the avoidance of doubt, if you fall under Eligibility Set #2 above you may complete Steps A, B and C prior to the applicable Party Time by following the interactive instructions available at <https://stash.com/party>.**

Only Personal Portfolio Holders that complete either set of applicable eligibility steps outlined above in a timely fashion on each Party Day (each such Personal Portfolio Holder shall be referred to hereunder as an “Eligible Reward Recipient” for that specific Party Day) will be eligible to receive a Stock reward in an amount equal to the amount of total Stock that Stash is offering on that specific Party Day, as calculated below, divided by the number of Eligible Rewards Recipients on that specific Party Day (each such Stock reward shall be deemed a “Stock Reward”). The number of Eligible Reward Recipients will reset following each Party Day to zero (0), and will not carry over from one Party Day to the next.

#### Calculating The Amount of Stock That Stash Will Offer On Each Party Day

The total amount of Stock that Stash will offer on each specific Party Day will increase based upon a multiplier that takes into account the amount of participating Eligible Reward Recipients on that particular Party Day. The maximum amount of Stock that will be rewarded will be \$50,753.16, which is based upon a maximum amount of 300,000 Eligible Reward Recipients. If the amount of Eligible Reward Recipients is greater than 300,000, then the amount of Stock will remain at \$50,753.16.

Once Stash determines the total amount of Stock that it will give away on a particular Party Date based on the above, Stash will take that total amount and divide it by the amount of Stock(s) that Stash is giving away on that particular Party Date (each divided amount shall be referred to hereunder as an “Offering Amount”). For example, if on a Party Date Stash is offering Stock of Company A and there are 300,000 Eligible Rewards Recipients on that given Party Day, then Stash will offer Stock Rewards in the aggregate amount of \$50,753.16 of Company A Stock to all Eligible Rewards Recipients on that specific Party Date (for a Stock Reward in Company A Stock of ~\$0.17).

**The amount of each Stock Reward offered through the Program shall be limited to a daily maximum cash value of \$5.00 per Eligible Rewards Recipient on each Party Day, which shall be calculated by Stash in its sole discretion. In no event will you be eligible to receive a Stock Reward hereunder in excess of the limit described in the preceding sentence. Further, each Eligible Reward Recipient is only eligible to claim one (1) Stock Reward on each Party Day under this Program. The specific Stock(s) that Stash may offer on each Party Day will be determined by Stash in its sole discretion. Eligible Rewards Participants will be notified on or about two hours following the Party Time of the amount of their specific Stock Reward for that given Party Day.**

## Crediting Your Stock Reward To Your Personal Portfolio

By accepting an offer to earn a Stock Reward, you are making a decision to invest in that specific underlying Stock and you agree that it is your responsibility to review and carefully consider the Stock, including the information available to you through the Stash mobile applications and website (collectively, the “Stash Platform”) about such Stock, before choosing to accept a Stock Reward hereunder. Neither this Program itself, nor the Stock available to be earned through it, is a recommendation to buy any such specific Stock. The value of any Stock Reward you receive may fluctuate over time due to a variety of factors. Please refer to the Stash Platform ([www.stash.com/investments/stocks/](http://www.stash.com/investments/stocks/)) for a list of all investments. Stash reserves the right to change the list of investments available on the Stash Platform at any time and from time to time in its sole discretion.

By accepting a Stock Reward hereunder, you are agreeing to initiate a “buy” order for such Stock in the amount of your Stock Reward. To deliver a Stock Reward to your Personal Portfolio, Stash will convert the monetary amount of your Stock Reward into a Stock position based on the reported lowest execution price of the relevant stock from the current business day, and Stash will direct Stash Capital to purchase those shares of Stock in its proprietary account (“Stash Capital Proprietary Account”). Upon the trade settlement date, Stash will instruct Stash Capital to journal the Stock Reward position to your Personal Portfolio through a journal entry. If a Stock Reward transaction completes outside of the trading window to fulfill Stock Rewards (a “Rewards Window”) on the current trading day and before the start of the Rewards Window on the next trading day, the reported lowest execution price of the Stock on the next trading day shall be used.

By accepting an offer to earn a Stock Reward, you are authorizing Stash to direct, and Stash Capital to execute, orders to buy the specific Stock offered to you through a journal entry from the Stash Capital Proprietary Account. Any Stock Reward may take up to four (4) business days to be reflected in your Personal Portfolio. For the avoidance of doubt, you have the ability to decline the offer to earn any Stock Reward and the ability to sell any Stock Reward earned under this Program after you receive it in your Personal Portfolio. For additional information related to your Stock Reward, you may review the transaction details in the portfolio activity section available through the Stash platform (“Platform”). In order to fulfill your Stock Rewards, Stash and Stash Capital have entered into an agreement whereby Stash Capital, an affiliate of Stash (also referred to as “Service Provider”), is paid a service fee (“Service Fee”) to purchase and manage Stock inventory in the Stash Capital Proprietary Account.

By participating in this Program, you grant Stash the limited discretionary authority required to complete the securities transaction necessary to complete a Stock Reward. This discretionary authority is in addition to the limited discretionary authority you have already granted to Stash pursuant to your Advisory Agreement, as amended, that you agreed to when you opened your Personal Portfolio. Accordingly, your acceptance of these Promotion Terms and participation in this Promotion expressly amends and modifies your Advisory Agreement as of the date you

initially accept these terms, and you are hereby notified of such amendment and modification by these terms.

#### Other Information

*If you sign up for this Program via text, you agree to receive recurring automated promotional and personalized marketing text messages (e.g. account sign-up reminders) from Stash related to this Program at the cell phone number provided when signing up. Consent is not a condition of purchase. Reply HELP for help and STOP to cancel. Message frequency varies. Message & data rates may apply. [View Terms & Privacy](#).*

Stash Investments LLC is an SEC registered investment adviser. You may view our Wrap Fee Brochure and our Advisory Agreements at <https://www.stash.com/disclosurelibrary>. Stash is not responsible for any failure on your part to meet the standards for qualifying for this Program. **Stash reserves the right to amend or cancel this Program and/or these Program Terms at any time.** The Stock Rewards available pursuant to this Program shall apply to any Stash platform tier service subscription, and in the event any Personal Portfolio Holder elects to upgrade and/or downgrade their Stash platform tier service subscription at any time. Stash may withhold or recover any Stock Rewards hereunder if Stash determines that such rewards were obtained under wrongful or fraudulent circumstances, or were awarded to you in error, or that you received an invitation to participate in this Program in error, or that inaccurate or incomplete information was provided when opening your account, or that any terms of our Advisory Agreement, Terms of Use, or these Program Terms have been violated. Program available to U.S residents only. This Program is not valid with any other promotions and is non-transferable. Stock Rewards must remain in your Personal Portfolio for ninety (90) days beginning from the date the Stock Rewards are delivered into your Personal Portfolio and for the entirety of the 90-day period. Stash may reserve the right to waive this requirement at its discretion. Stash is not responsible for incorrect data entry or other failure on the part of any person to meet the eligibility requirements for this Program. Further, by choosing to participate in this Program, each Personal Portfolio Holder hereby acknowledges and agrees that this Program and all information provided hereunder, will be governed by Stash's Privacy Policy and Terms of Use, which can be found at <https://www.stash.com/disclosurelibrary>.

Investing Involves Risk. Information shown is strictly for illustrative and educational purposes only and should not be considered a solicitation to buy, an offer to sell, or a recommendation for any security in any jurisdiction where such an offer, solicitation or recommendation would be unlawful or unauthorized. Any preliminary information provided to prospective clients prior to Stash accepting a signed advisory agreement does not constitute investment advice and should not be relied on as such. Investment products, Stock Rewards, and services are offered by Stash, and are Not FDIC Insured, Not Bank Guaranteed and May Lose Value.

These Program Terms are for informational purposes only, and you should not construe any such information or other materials, or a Stock Reward or this Program itself, as legal, tax, investment, financial, or other advice. All content associated with this Program is information of

a general nature and does not address the circumstances of any particular individual or entity. Nothing in this Program constitutes investment advice, nor does any information in this Program constitute a comprehensive and complete statement of the matters discussed or the law relating thereto. You alone assume the sole responsibility of evaluating the merits and risks associated with the use of any information displayed through this Program before making any decisions based on such information. In exchange for participating in this Program, you agree not to hold Stash, or any third party service provider liable for any possible claim for damages arising from any decision you make based on information made available to you through this Program. Participating in this Program is not an endorsement by you, and you should not construe participation by any other user in this Program to be an endorsement by any such user, of Stash's investment advisory products or services, or of your or such user's experiences as a Stash customer.

If, for any reason, the internet portion of this Program is not capable of running as planned, whether due to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of Stash which corrupts or affects the administration, security, fairness, integrity, or proper conduct of this Program, Stash reserves the right in its sole discretion, to disqualify any individual who tampers with the entry process, and to cancel, terminate, modify or suspend the Program. In the event of termination, Stash may in its sole discretion award Stock to those who have satisfied the eligibility criteria set forth herein on the Party Day up until the time of termination. Stash assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries. Stash is not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers, or providers, computer equipment, software, failure of any e-mail or entry to be received by Stash on account of technical problems, human error or traffic congestion on the Internet or at any web site, or any combination thereof, including any injury or damage to entrant's or any other person's computer related to or resulting from participation or downloading any materials in this Program.