

Viamerica's Presents the "Envía y Gana con Viamerica's" Sweepstakes 2023 (the "Sweepstakes")

OFFICIAL RULES

NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN.

OPEN ONLY TO RESIDENTS OF THE UNITED STATES OF AMERICA, (AS EVIDENCED BY HOME ADDRESS AT THE TIME OF ENTRY), EXCEPT FOR RESIDENTS OF RHODE ISLAND, FLORIDA, NEW YORK AND WHERE PROHIBITED BY LAW.

1. **ELIGIBILITY REQUIREMENTS:** Open to legal residents of the United States of America, who are 18 years of age or older at time of entry, except residents of Rhode Island, Florida, New York and where prohibited by law. Employees, contractors, directors and officers of Viamerica's, and the immediate family members of each such person (spouse, parent, child, sibling, grandparent, and spouse or "step" of each) and those living in the same household of each such person (those persons whether related or not who live in the same residence for at least three months during the twelve-month period preceding the start date of the Sweepstakes) are not eligible to enter or win. By participating, entrants agree to abide by and be bound by these Official Rules.
2. **SWEEPSTAKES PERIOD:** Sweepstake begins on December 1, 2023, at 00:00:01 AM Eastern Standard Time and ends December 31, 2023, at 11:59:59 PM Eastern Standard Time (the "Sweepstakes Period"). The Web Site server is the official clock for this Sweepstake. The Sweepstake drawing will be held on January 8, 2024.
3. **TO ENTER:** There are two (2) methods of entry for this Sweepstakes: (1) Complete a money transfer transaction at any participating Viamerica's agent by sending money to be paid out by any Viamerica's Pay-Partner; or alternatively (2) you may print your name, street address, daytime telephone number, mobile phone number, email, and the letters "Envía y gana con Viamerica's" on a 3" x 5" plain index card and mail to: Viamerica's, c/o Sweepstakes, 2100 Ponce De Leon Boulevard PH-2 Coral Gables, FL 33134.

Limit of one (1) entry per person. Automated means of entry are prohibited, and any use of automated devices will cause disqualification. Entrants may not use any other device or artifice to register multiple times or as multiple entrants. Any participant who uses any device or artifice to enter multiple times will be disqualified and forfeits any and all prizes won, at Sponsor's sole discretion. Proof of submission of an entry does not constitute proof of delivery or entry.

4. **SWEEPSTAKES DRAWING, ODDS, PRIZE, AND MAXIMUM VALUE:** Winners will be selected in a random drawing by Viamerica's from all eligible entries received. Odds of winning depend on the number of eligible entries received; purchase will not enhance odds of winning.
5. **PRIZES:** Ten (10) prizes will be awarded. Sweepstake participants will enter for the chance to win one (1) prize of \$1,000. The total amount of all prizes is \$10,000 (together the "Prizes").

Prize Restrictions: Winner must be 18 years of age or older. Any and all prize related expenses, including without limitation any and all federal, state, and/or local taxes shall be the sole responsibility of the winner. No substitution of prize or transfer/assignment of prize to others or request for the cash equivalent by Winners is permitted. Winner must sign and return a release of liability/publicity before Prize is handed over. Prize is not transferable.

6. **PRIZE CLAIM:** Potential Winners of Prizes are subject to verification, including verification of age. Potential winners will be contacted via phone call to the U.S. number provided and will be required to and complete, sign, and return an Affidavit of Eligibility/Liability Release, and, where lawful, a Publicity Release (granting the use of the Winner's name, city/state, likeness, or photograph by Sponsor for advertising/publicity purposes, without further compensation). If Sponsor is unable to contact a potential Winner directly, Sponsor will inform the participating agent (where applicable) to request assistance in contacting the potential Winner. If a potential Winner is found not to be eligible or not in compliance with these Official Rules, Sponsor cannot establish contact with a potential Winner within five (5) business days, or if Prize is

rejected by potential Winner, the potential Winner will be disqualified, and the Prize will be forfeited and may be awarded to an alternate winner. Winners are solely responsible for any taxes on the respective Prize and will be issued upon request IRS Forms 1099 and W9 for the value of the Prize. Unclaimed Prizes will not be awarded. Sponsor's decisions shall be final and binding on all matters relating to the Sweepstakes.

Viamerica may require the winner to provide additional information or documents to complete said payment. Winner must also agree to Viamerica taking photographs for marketing purposes.

7. GENERAL CONDITIONS: Information collected in connection with this Sweepstakes is subject to Viamerica's Privacy Policy (available at: https://s3.amazonaws.com/cdn.govianex.com/privacy-policy/www/viamerica_privacy-policy.pdf). INTERNET CAUTION: ANY ATTEMPT BY AN INDIVIDUAL TO DELIBERATELY DAMAGE THE WEB SITE OR THE MOBILE WEB SITE OR UNDERMINE THE LEGITIMATE OPERATION OF THIS SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVE THE RIGHT TO SEEK DAMAGES FROM ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW INCLUDING CRIMINAL PROSECUTION. If the Sweepstakes is not capable of running as planned for any reason, including without limitation, due to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which corrupt or affect the administration, security, fairness, integrity or proper conduct of the Sweepstakes, Sponsor reserve the right, at its sole discretion, to disqualify any individual who is responsible or who tampers with the entry process, and to cancel, modify or terminate the Sweepstakes. In the event of cancellation, Sponsor will award the prize in a random manner to be determined by Sponsor. This Sweepstakes is offered only in the United States and is governed by the laws of the state of Maryland, and entrant consents to jurisdiction and venue in, and agrees that all claims and dispute must be resolved in, the federal or state courts in Montgomery County, Maryland.
8. LIMITATIONS OF LIABILITY AND RELEASE: No liability or responsibility is assumed by Sponsor resulting from user's participation in or attempt to participate in the Sweepstakes. No responsibility or liability is assumed by the Sponsor for technical problems or technical malfunction arising in connection with any of the following occurrences, without limitation, that may affect the operation of the Sweepstakes: hardware or software errors; faulty computer, telephone, cable, satellite, network, electronic, wireless or Internet connectivity or other online communication problems; errors or limitations of any Internet service providers, servers, hosts or providers; garbled, jumbled or faulty data transmissions; failure of any email transmissions to be sent to or received; lost, late, delayed or intercepted email transmissions; inaccessibility of the Mobile Web Site/Web Site or Mobile App in whole or in part for any reason; traffic congestion on the Internet, Mobile Web Site, or Mobile App; unauthorized human or non-human intervention in the operation of the Sweepstakes, including without limitation, unauthorized tampering, hacking, theft, virus, bug, worm; or destruction of any aspect of the Sweepstakes. As a condition of entering, entrants agree (and agree to confirm in writing): (a) to release Sponsor and Sweepstakes Parties from any and all liability, loss or damage incurred with respect to entrant's participation in the Sweepstakes and the awarding, receipt, possession, and/or use or misuse of the Prize; (b) under no circumstances will entrant be permitted to obtain awards for, and participant hereby waives all rights to claim, punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses; (c) all causes of action arising out of or connected with this Sweepstakes, or any prize awarded, shall be resolved individually, without resort to any form of class action; and (d) any and all claims, judgments, and award shall be limited to actual out-of-pocket costs incurred, excluding attorneys' fees and court costs. Except if prohibited by law, by accepting the Prize, winner grants permission for Sponsor and those acting under its authority to use his/her name, photograph, voice and/or likeness, for advertising and/or publicity purposes, in any and all media now known or hereinafter invented without territorial or time limitations and without additional compensation.
9. WINNERS LIST: For the name of the Winners, send an email detailing your request by **April 30, 2024** to: legal@viamerica.com.
10. SPONSOR: Viamerica Corporation, 2100 Ponce De Leon Boulevard, PH-2, Coral Gables, FL 33134.