

RAMSEY TEACHER APPRECIATION GIVEAWAY

OFFICIAL RULES

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1. **Who Is Eligible:** To be eligible to win any Prize in the **Ramsey Teacher Appreciation Giveaway** (the “Sweepstakes”), Entrant must be a natural person who is a legal resident of the United States, **excluding the state of New York**, or the District of Columbia and at least 18 years of age. If Entrant is a minor, as defined by the jurisdiction of Entrant’s primary residence, Entrant’s parent or legal guardian must grant permission for Entrant to participate in the Sweepstakes. You also must be employed as a certified teacher teaching a grade level between pre-kindergarten and grade 12 at a public or private high school, middle school, elementary school, pre-school, or equivalent homeschool cooperative. NO PURCHASE NECESSARY. Product purchases or other interactions with The Lampo Group, LLC (“Lampo”) will not increase Entrant’s chance of winning. VOID WHEREVER PROHIBITED BY LAW. See below for more details regarding eligibility restrictions.
2. **Who Is Not Eligible:** Executives, officers, and employees of Lampo or of radio stations carrying *The Ramsey Show*®, legal residents of the state of New York, Endorsed Local Providers, Ramsey Trusted Providers, and other vendors or independent contractors of Lampo, persons working on the Sweepstakes at any level in any capacity or working for Lampo or any outside companies or agencies involved in the Sweepstakes, previous winners, and immediate family members of anyone who falls into any of the foregoing categories are not eligible. Immediate family is defined as spouse, children, and parents.
3. **How to Enter:** Entrant may enter the Sweepstakes either online or through the mail. All entries will be treated equally regardless of entry method. Limit one (1) total Online Entry or Mail-In Entry per person regardless of entry method used. Entrant may enter by one of the following methods:
 - (a) Regular Entries: Entrant may enter just one (1) time by one of the following regular methods:
 - i Regular Online Entry: Entrant may enter the Sweepstakes by providing all the required information on the entry form found at the following URLs: www.ramseysolutions.com/teacher **and** www.ramseysolutions.com/education/teacher.
 - ii Regular Mail-In Entry: Entrant may enter the Sweepstakes by hand-printing his or her name, address, day and evening telephone numbers, email address, and a simple statement affirming Entrant’s desire to be entered into the Sweepstakes on a 3 ½” x 5” card and mailing the card with the proper postage to The Lampo Group, LLC, Attn: Ramsey Teacher Appreciation Giveaway, Ramsey

Education, 1011 Reams Fleming Boulevard, Franklin, TN 37064. Entrants may submit a maximum of one (1) entry only, as between either a Mail-In Entry or a Regular Online Entry.

- (b) ***Referral Bonus Entries:*** Entrant also may enter an unlimited number of times based on the number of referrals Entrant makes as described below:
- i If Entrant enters with a Regular Online Entry, then once Entrant's Regular Online Entry is received, Lampo will send Entrant a unique shareable link via email. This unique link will be assigned to Entrant. Each time Entrant shares the unique link and the person with whom Entrant shares the link uses it by entering the Sweepstakes, a Referral Bonus Entry will be credited to the Entrant assigned to that unique link.
 - ii If Entrant enters with a Regular Mail-In Entry, then once Entrant's Regular Mail-In Entry is received, Lampo will send Entrant a unique shareable link via email. This unique link will be assigned to Entrant. Each time Entrant shares the unique link and the person with whom Entrant shares the link uses it by entering the Sweepstakes, a Referral Bonus Entry will be credited to the Entrant assigned to that unique link.

All Mail-In Entries must be handwritten; Lampo will not accept mechanical reproductions. Proof of sending or mailing a Mail-In Entry will not be deemed proof of Receipt by Lampo, which is not responsible for lost, late, incomplete, invalid, unintelligible, misdirected, or postage-due Mail-In Entries. All such entries will be disqualified.

4. **Entry Period:** Lampo will accept Regular and Referral Bonus Entries beginning 10:00 a.m. CT on April 1, 2023 through 4:00 p.m. CT on April 30, 2023 ("Entry Period"). Lampo must receive Entrant's Sweepstakes Regular Entry, as well as Bonus entry(-ies), if any, during the Entry Period for the Entrant's entry(-ies) to be eligible to win.
5. **Prize(s): One (1) Grand Prize of \$5,000 toward a Premium Resorts vacation as explained below and two (2) Additional Prizes of \$3,000 towards a Premium Resorts vacation as explained below.**
- a. Grand Prize: The Grand Prize Winner will receive \$5,000 toward a [Premium Resorts](#) vacation of the Grand Prize Winner's choosing. The Grand Prize is limited for use towards vacations through Premium Resorts only and shall not be used in any other fashion or for any other purpose. The Premium Resorts vacation must be booked by November 1, 2023, however, vacation and travel dates may take place after November 1, 2023.
 - b. Additional Prize: The two (2) Additional Prize Winners each will receive \$3,000 towards a [Premium Resorts](#) vacation of each of the Additional Prize Winner's choosing. Additional Prizes are limited for use towards vacations through Premium Resorts only and shall not be used in any other fashion or for any other purpose. The

Premium Resorts vacation must be booked by November 1, 2023, however, vacation and travel dates may take place after November 1, 2023.

6. **Selection of Winner(s):** At the conclusion of the Entry Period, Lampo will randomly draw three (3) entries from all entries received during the Entry Period. The first eligible Entrant whose name is on the first randomly drawn Entry will be the Potential Winner of the one Grand Prize described above. The next two eligible Entrants whose names are on the next two Entries randomly drawn will each be the Potential Winners of one of the two Additional Prizes described above. Odds of winning will depend upon the number of eligible entries received during the Entry Period. If the Potential Winner is disqualified or does not claim the Prize, or if the Prize is forfeited, Lampo may, but is not required, to draw an alternate Potential Winner. The random drawing shall take place as soon as practicable after the close of the Entry Period. Decisions of the judges are final and binding.
7. **Necessary Availability:** Unless otherwise stated herein or prohibited by law, a Lampo team member will contact the Potential Winner by phone and email. If the Potential Winner fails to answer any Prize notification telephone call or fails to respond to any Prize notification email within two (2) business days, if the Prize notification email is returned as undeliverable, if the Potential Winner is unavailable, if the Potential Winner is disqualified or otherwise determined to be ineligible or declines to accept the Prize for any reason, if a Prize is returned to Lampo, or if the Potential Winner otherwise refuses or fails to comply with the “Winner's Obligations” listed below, the Potential Winner forfeits the Prize, and Lampo may select an alternate Potential Winner from the remaining eligible entries received. Lampo may or may not announce a Winner’s name on *The Ramsey Show*®. Unless it is prohibited by law, Lampo may also require the Potential Winner to be available to appear by telephone or in person on *The Ramsey Show*® as part of its announcement of the Winner’s name.
8. **Winner’s Obligations:** The Potential Winner shall execute and return to Lampo an affidavit of eligibility, a Lampo liability release, and any appropriate and applicable IRS forms. If the Potential Winner is under the legal age of majority in his or her jurisdiction, the Potential Winner also must provide written parental consent and release before receipt, payment and/or distribution of the Prize. The Potential Winner shall satisfy all the foregoing obligations within seven (7) business days of Lampo giving the Potential Winner notice of being the Potential Winner, and furthermore, shall be available as provided and described in section 7 above. Failure or refusal to comply with these obligations shall result in the Potential Winner being disqualified and forfeiting the Prize.
9. **Incomplete or Multiple Entries:** Multiple automated entries, entries submitted by others on Entrant’s behalf, or entries submitted by Entrant using different identities or addresses will be considered fraudulent, rendering Entrant ineligible for the Prize. Incomplete entries will not be eligible to win.
10. **Cumulative Prize:** The total cumulative value of the Sweepstakes Prizes is \$11,000 USD.

11. **Entries Not Received:** Lampo is not responsible for lost, late, or misdirected entries or for any computer, online, telephone, or technical malfunctions that may occur. All entries become Lampo's property and will not be returned. Neither product purchases nor email or mobile opt-ins will increase Entrant's chances of winning.
12. **Taxes:** All taxes, including but not limited to federal, state, municipal, and local taxes and all other expenses not specified herein, are Winner's sole responsibility. Lampo is not responsible for any tax implications of the acceptance of the Prize and makes no representations regarding the tax implications of accepting the Prize. Pursuant to IRS Circular 230, neither these Rules nor any other communication regarding the Sweepstakes is for the purpose of helping an Entrant or Winner avoid any penalties that may be imposed by federal tax law, and no affected taxpayer may use the Sweepstakes or its Rules in that manner.
13. **Entrant's Agreement:** By entering the Sweepstakes, Entrant agrees to abide by the terms of these official Rules and by the decisions Lampo makes regarding the Sweepstakes, which decisions are final and binding on all matters. Any person refusing to agree with these terms shall not enter the Sweepstakes and is ineligible to win. Also, by entering the Sweepstakes, an Entrant who becomes the Winner of the Prize grants Lampo the right to use and publish his or her name, likeness, and city and state of residence without Lampo being obligated to pay or give Entrant any compensation for such use and publication, which may be made online, in print, via email, and via any other media in connection with the Sweepstakes, but not as an endorsement of any business or service.
14. **Announcing Winner(s):** Winners will be announced on or before May 30, 2023.
15. **Entrant's Release:** Entrant agrees that (a) any and all disputes, claims, and causes of action arising out of, or connected with, the Sweepstakes or any Prize shall be resolved individually, without resort to any form of class action, and shall be resolved exclusively in accord with the provisions set forth in paragraph 17 below, (b) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering, but in no event attorney's fees, and (c) under no circumstances will Entrant be permitted to obtain awards for, and Entrant hereby waives all rights to claim, punitive, incidental, and consequential damages and any other damages, other than out-of-pocket expenses, and any and all rights to have damages increased or multiplied. **SOME JURISDICTIONS PROHIBIT EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO PORTIONS OF THE ABOVE MAY NOT APPLY.** All issues or questions concerning validity, construction, interpretation, or enforceability of these Rules, Entrant's rights or obligations, or the rights or obligations of Lampo, shall be governed by, and construed in accordance with, the laws of the State of Tennessee, without regard to any choice of law Rules.
16. **Termination of Sweepstakes:** Lampo reserves the right, at its sole discretion, to disqualify anyone who tampers with the entry process, and to cancel, terminate, modify, or suspend

the Sweepstakes if anything required for conducting the Sweepstakes malfunctions or is deemed illegal. If this Sweepstakes is terminated prior to the end of any Entry Period, which Lampo may do at its sole discretion, Lampo will post a notice on www.ramseysolutions.com/education/teacher.

17. **Jurisdiction and Venue:** The Sweepstakes shall be governed by, and construed in accordance with, the laws of the state of Tennessee, without giving effect to any choice of law or conflict of laws rules, whether of the state of Tennessee or any other jurisdiction, which would cause the application of the laws of any jurisdiction other than the state of Tennessee. Void wherever prohibited for any reason. All disputes resulting in legal action shall be resolved in the appropriate court in Williamson County, Tennessee. Should Lampo find it necessary to seek legal assistance to enforce its rights, its damages, if any, shall include its reasonable legal expenses and fees, including reasonable attorney fees.

18. **Limitations on Liability:** By entering, Entrant agrees that Lampo and its subsidiaries and affiliates and their respective officers, directors, employees, representatives, and agents (collectively "Released Parties") will have no liability whatsoever, and Entrants shall release and hold Released Parties harmless for any injuries, claims, losses, or damages of any kind to persons, including death, or property resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse, or use of any Prize or participation in this Sweepstakes or participation in any Sweepstakes-related activity, or Entrant's failure to comply with the Official Rules. The Released Parties shall not be liable to any Winner, Potential Winner, or any other person for failure to supply any Prize(s) or any part thereof, by reason of any acts of God, any action(s), regulation(s), order(s), or request(s) by any governmental or quasi-governmental entity (whether or not the action(s), regulation(s), order(s), or request(s) prove(s) to be invalid), equipment failure, terrorist acts, earthquake, war, fire, flood, explosion, unusually severe weather, hurricane, embargo, labor dispute or strike (whether legal or illegal), labor or material shortage, transportation interruption of any kind, work slow-down, civil disturbance, insurrection, riot, epidemic, pandemic, or any other cause beyond the Released Parties' control. The Released Parties are not responsible for illegible, lost, late, damaged, incomplete, misdirected, or stolen entries or for typographical or other errors in the offer or administration of this Sweepstakes, including but not limited to errors in advertising, Official Rules, selection and announcement of the Winners, distribution of Prizes, or for lost, interrupted, or unavailable network, server, satellite, Internet Service Provider (ISP), website or other connections, availability or accessibility, or for miscommunications, failed computer, telephone or cable transmissions, lines, or technical failure, or jumbled, corrupted, scrambled, delayed, or misdirected transmissions, computer hardware or software malfunctions, failures, or difficulties, or for any other errors of any kind, whether human, mechanical, electronic, technical, or network, or for the incorrect or inaccurate capture of entry or other information or the failure to capture any such information, or for any misdirection or delay of any e-mail to be received on account of technical problems or traffic congestion on the Internet, Lampo's website, Lampo's application, or any combination thereof, including any injury or damage to Entrant's or any other person's computer related to or resulting from participation in or

downloading or uploading any materials in connection with the Sweepstakes, or for any incorrect or inaccurate information, whether caused by site users, tampering, hacking, or by any equipment or programming associated with or utilized in the Sweepstakes, or for any personal injury, death, or damage to or loss of property, arising out of receipt or use or misuse of any Prize produced and/or manufactured by a Prize

19. **Winners List:** To learn who won, send your request, enclosing a self-addressed, stamped envelope, to The Lampo Group, LLC, Attn. Ramsey Teacher Appreciation Giveaway, 1011 Reams Fleming Boulevard, Franklin, TN 37064. Requests received later than thirty (30) days following the last drawing date will not be filled.
20. **The Sponsor:** This Sweepstakes is sponsored by The Lampo Group, LLC, 1011 Reams Fleming Boulevard, Franklin, TN 37064 and The Army National Guard, 1100 N. Glebe Street, Arlington, VA 22201.
21. **Privacy:** Any personal information submitted in the Sweepstakes is for the purpose of administering the Sweepstakes. No personally identifiable information collected will be resold or otherwise shared with third parties for marketing or sales purposes. For more information on Lampo's privacy policy and security practices applicable to the Sweepstakes, please see the privacy policy found at www.ramseysolutions.com/education/teacher.
22. **Rights Claimed:** The Sweepstakes and these Rules are Copyright 2023 by The Lampo Group, LLC and Lampo Licensing, LLC, and all rights are reserved. All rights to Lampo's trademarks and trade names are owned by Lampo Licensing, LLC and its affiliates, and are likewise reserved.