

2025 ADVISOR CROP FOR A CAUSE PROMOTION OFFICIAL RULES

ONLY ACTIVE CREATIVE MEMORIES INDEPENDENT ADVISORS (“ADVISORS” OR “ENTRANTS”) ARE ELIGIBLE TO PARTICIPATE IN THE PROMOTION.

PROMOTION OVERVIEW

The Crop for a Cause Promotion (the “Promotion”) begins at 12:01am Central Time (“CT”) on March 3, 2025, and ends at 11:59pm CT on May 23, 2025 (the “Qualification Period”). The Promotion consists of submitting a qualifying photo of an Event on or before 11:59pm May 5, 2025. Then, a voting competition will take place for finalist Entrants chosen by Company (“Vote Competition”) in which a finalist Entrant can qualify to win one of four awards of \$2,500 USD, (the “Donation”) to go to the charity of their choice (as designated by the Advisor and approved by Creative Memories prior to the start of the Vote Competition). By submitting the photo of the Event, the Advisor attests that they have permission to submit the photo from each person pictured at the Event.

GENERAL ACCEPTANCE

By participating in the Vote Competition, each Entrant accepts and agrees to comply with and abide by these Official Rules and the decisions of CM Group Holdings, Inc., CM Canada Holdings Inc. or CM Asia-Pacific Limited, as the case may be, d/b/a Creative Memories (the “Company”), which shall be final and binding in all respects. This Promotion is not sponsored, endorsed, administered or associated with Facebook or any other social media site.

In the spirit of fairness, Advisors shall act with integrity and in accordance with the Company’s Advisor Agreement when conducting the activities required to earn Votes. Should Company reasonably determine, in its sole discretion, that any Entrant has tried to game or cheat to earn Points, that any Entrant has violated any of the provisions in these Official Rules, or the Company’s Advisor Agreement, Company shall have no obligation to award the Donation and will choose a new winner.

GENERAL ELIGIBILITY REQUIREMENTS

These are the general requirements for participation in the Promotion (“Eligibility Requirements.”) The Promotion is open only to those who are active Advisors during and at the end of the Qualification Period and at the time of the Donation award. Entrants do not have to be active Advisors for the entire Qualification Period. Entrants can join as an Active Advisor during the Qualification Period and still participate in the Promotion, so long as they are also active Advisors at the end of the Qualification Period and at the time of the Donation award. Advisors who are not active Advisors at the end of the Qualification Period and at the time of the Donation award will not be able to participate in the Donation award. Active Advisors are as defined in the Advisor Agreement at creativememories.com, creativememories.ca or creativememoriesau.com, as the case may be, (the “CM Website”), and are not owners, directors, managers, officers or employees of Company and its respective parent, subsidiaries and affiliated companies (collectively, the “Promotion Entities”).

HOW CROP FOR A CAUSE PROMOTION WORKS

Entry to the Promotion happens in the following way:

1. **Active Advisor can submit an Event photo from March 3, 2025 through 11:59pm May 5, 2025.** To qualify, the Entrant must submit an event photo to the link: <https://cmadvisors.typeform.com/NSDsubmission>. The event photo must be from an event hosted by the Entrant in 2025 where the Company is the main focus of the event. The Company has sole discretion on whether the event photo submitted is valid for entry. By submitting the photo of the Event, the Advisor attests that they have permission to submit the photo from each person pictured at the Event.
2. **Finalists will be notified on Monday, May 12, 2025.** The Company will determine a list of finalists. The number of finalists and those chosen is at the sole discretion of the Company. Finalists will be notified via email on May 12, 2025, that their photo has been chosen as a finalist. The Entrant will be allowed to choose at that time to participate or withdraw from the Vote Competition. The chosen Donation recipient of each finalist Entrant is due on Monday, May 12, 2025, or that finalist will be disqualified. All Donation recipients must be registered as 501c3 organizations, be deemed in-line with the Company mission, and be approved by Creative Memories, in its sole discretion.
3. **The Vote Competition will take place from May 16, 2025 through 11:59pm May 23, 2025:** The public Vote Competition will take place online and votes will be placed on a website. The link will be distributed on or before the Vote Competition begins.
4. **May 27, 2025:** the four finalist Entrants with the most qualifying votes for their event photo will be chosen as the four Vote Competition winners. Each winner will receive \$2,500 USD paid directly to the charity designated to and approved by the Company on May 12, 2025.
5. **The Company award the \$2,500 USD directly to the four winning charities:** the Company will work directly with the four winning finalist Entrants to make the donation to the Company approved charity as designated and agreed upon May 12, 2025.

NO PURCHASE OR PAYMENT BY AN ADVISOR IS NECESSARY TO ENTER OR WIN THE VOTE COMPETITION. A PURCHASE WILL NOT IMPROVE AN ADVISOR'S CHANCES OF WINNING THE VOTE COMPETITION.

GENERAL PROVISIONS

Void Where Prohibited. All or part of this Promotion is void where prohibited or restricted by law.

Disqualification of Entrant. Trying to game or cheat the Vote Competition is strictly forbidden. The Company will review all votes made during and at the conclusion of the Qualification Period, and should Company reasonably determine, in its sole discretion, that any Entrant has violated any of the provisions in these Official Rules or the Company's Advisor Agreement, Company shall have no obligation to award the Donation to the

Entrant's chosen charity.

Currency. Except as otherwise stated herein, all dollar amounts shown are in United States currency.

Conditions. Each Advisor agrees that: (i) he or she will abide by and be bound by these Official Rules, which are final and binding in all respects; (ii) the Company has not made any warranty, representation or guarantee, express or implied, in fact or in law, with respect to any prize and specifically disclaims all such warranties, including, without limitation, any implied warranty of merchantability or fitness for a particular purpose; and (iii) the prizes are awarded "AS IS" and WITHOUT WARRANTY OF ANY KIND.

Right to Cancel. Company reserves the right to cancel the Promotion.

Amendment. Company reserves the right to modify the Official Rules for clarification purposes without materially affecting the terms and conditions of the Promotion.

Privacy. Except as provided in these Official Rules, any entry information collected from the Promotion shall be used in accordance with Company's Privacy Policy, located at <https://www.creativememories.com/privacy-policy>, <https://www.creativememories.ca/privacy-policy>, or <https://www.creativememoriesau.com/privacy-policy>, as applicable.

Indemnity Release. Each Advisor indemnifies and holds harmless the Company and their owners, directors, officers, managers, employees and agents from any and all liability for any damage, liability or loss of any kind or nature to persons, including death or property, arising directly or indirectly from the Promotion. Each Advisor releases Company, and their owners, directors, managers, officers, employees and agents from any and all liability for any loss, harm, damages, costs or expenses of any nature arising out of participation in the Promotion. Failure to enforce any terms of these Official Rules shall not constitute a waiver of any provision.

Severability. If any provisions of these Official Rules are determined to be invalid or unenforceable, the remaining provisions of these Official Rules shall otherwise remain in effect and shall be construed in accordance with their terms as if the invalid or unenforceable provision were not contained herein.

Governing Law/Jurisdiction. ALL ISSUES AND QUESTIONS CONCERNING THE CONSTRUCTION, VALIDITY, INTERPRETATION AND ENFORCEABILITY OF THESE OFFICIAL RULES SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE INTERNAL LAWS OF THE STATE OF MINNESOTA WITHOUT GIVING EFFECT TO ANY CHOICE OF LAW OF CONFLICT OF LAW RULES OR PROVISIONS THAT WOULD CAUSE THE APPLICATION OF ANY OTHER STATE'S LAWS. VENUE FOR ANY ACTION SHALL BE BROUGHT IN THE FEDERAL AND STATE COURTS LOCATED IN MINNEAPOLIS, MINNESOTA.

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