

## Acorns Earn Match Terms & Conditions

Acorns Grow, Inc. ("Acorns") Earn Rewards Match ("Earn Match") is a program through which Acorns supplements certain Earn Promotions for eligible customers and is subject to the terms and conditions set forth herein. PARTICIPATION IN EARN MATCH REMAINS AT ALL TIMES SUBJECT TO THE TERMS AND CONDITIONS OF THE PROGRAM AGREEMENT, INCLUDING WITHOUT LIMITATION THE ARBITRATION CLAUSE AND CLASS ACTION WAIVER SET FORTH THEREIN.

1. **Definitions.** When the following capitalized terms are used above or below in these Terms & Conditions, the following definitions apply:

*Earn Promotion* means an applicable Earn Promotion offered in connection with a Partner, for which Reward Shares are offered for Eligible Earn Transactions.

*Eligible Earn Transaction* means each purchase which (i) is made by an Acorns User with an Acorns Invest Account in Good Standing; (ii) is from an applicable Partner; (iii) is initiated by clicking the applicable Partner link in the Acorns Application or on the Acorns Website; (iv) is completed directly from the link clicked; and (v) does not charge back or otherwise return.

*Gold Subscription Plan* means the Acorns "Gold" Subscription Plan of the Acorns Platform. Note that before on or about August 21, 2024, the "Gold" Subscription Plan was referred to the "Premium" Subscription Plan.

*Good Standing* means an account with a verified linked funding source for which all required account opening documentation has been completed, and an account status that is not locked, suspended, or otherwise restricted in any way, in Acorns' sole discretion.

*Match Amount* means the amount funded by Acorns, applied to an applicable Invest Account and subject to the terms and conditions set forth herein.

*Promotion Period* is the time period during which an Eligible Earn Transaction must be completed, as set forth in the applicable Earn Promotion.

*Program Agreement* means the [Program Agreement](#), including all Supplements thereto.

*Silver Subscription Plan* means the Acorns "Silver" Subscription Plan of the Acorns Platform. Note that before on or about August 21, 2024, the "Silver" Subscription Plan was referred to the "Premium" Subscription Plan.

*Reward Shares* means securities deposited by Acorns or its affiliates into an Acorns User's Invest Account for each Eligible Earn Transaction, as applicable to an Earn Promotion.

All terms used but not otherwise defined herein have the same meaning as in the [Program Agreement](#).

2. **Match Amount**. Match Amounts are available as follows: (a) a 25% Match Amount of Reward Shares earned is available for each Acorns User who, during the Promotion Period, is subscribed to the Silver Subscription Plan; and (b) a 50% Match Amount of Reward Shares earned is available for each Acorns User who, during the Promotion Period, is subscribed to the Gold Subscription Plan.

3. **Limitations**. Match Amounts are limited to \$200 per calendar month, as determined from the date the Match Amount is created. Match Amounts correspond with the applicable Subscription Plan an Acorns User is subscribed to as of the date of the applicable Eligible Earn Transaction, and will not be affected by a subsequent change (upgrade or downgrade) in the Acorns User's Plan (e.g., a User in the Silver who generates Reward Shares equivalent to \$1, then upgrades to the Gold Plan prior to the date the Match Amount is deposited, will receive a Match Amount of 25%). Acorns Users subscribed to the Bronze Subscription Plan are not eligible for Earn Match. Match Amounts will be rounded up to the nearest whole cent if equal to or greater than \$0.005 and rounded down if less than \$0.005. Match Amounts which result in a fraction of a dollar smaller than \$0.01 will not be awarded.

4. **Other Forfeiture**. To be eligible to participate in Earn Match, an Acorns User Account, including all open product accounts, must at all times relevant to the Earn promotion and Earn Match, remain in open and Good Standing in Acorns' sole discretion. Acorns is not responsible for any failure to maintain an Acorns User Account in Good Standing or otherwise to meet the standards for qualifying for Earn Match. In the event an Acorns Users' Invest Account is closed at any time, all pending Reward Shares (including Match Amounts) that have not yet been invested shall be forfeited. In the event Acorns determines at any time and in its sole discretion that there has or may have been unauthorized or fraudulent activity related to any account; a violation of the Program Agreement or these terms and conditions; that an account is otherwise not in Good Standing, whether or not in connection with the Earn Promotion and/or Earn Match; or that a transaction otherwise lacks a legitimate purpose in any way, Acorns reserves the right to (i) delay or decline to grant any Reward Share(s) (including Match Amounts) or portion thereof; and/or (ii) rescind, void, or liquidate any Reward Share(s) (including Match Amounts) or portion thereof already provided and any security or related dollar proceeds derived from such Reward Share(s) (including Match Amounts).

5. Notification. An Acorns User will typically be notified by email and/or in App or Website when a Match Amount has been created and again when the Match Amount has been invested, provided that such notification is for convenience only and Acorns will not be liable in the event any such notice is not timely sent or received. Match Amounts are typically invested between 95 and 125 days after an Eligible Earn Transaction, provided that this timeline may be delayed for any reason in Acorns' sole discretion and Acorns will not be liable in connection with such delay. Acorns further reserves the right to alter this payout time frame in the future.

6. Dispute Resolution. In the event an Acorns User believes they are entitled to Match Amounts that have not been reflected in the User's Account, the User must notify Acorns within 14 days from the applicable Eligible Earn Transaction date by either sending an email to support@acorns.com or completing and submitting a support request at <https://www.acorns.com/support/contact>. Acorns will, upon timely receipt of any such notice, investigate such support request, and Acorns' decision in respect of such matter shall be final and binding.

7. Tax Treatment. Acorns processes and treats all Reward Share(s) as awards for tax reporting purposes. NONE OF ACORNS AND/OR ANY OF ITS AFFILIATED ENTITIES PROVIDES TAX ADVICE, AND NOTHING CONTAINED HEREIN PURPORTS TO BE A COMPLETE PRESENTATION OF TAX REGULATIONS THAT MAY BE APPLICABLE TO MATCH AMOUNTS OR ANY EARLY ACCOUNT. PLEASE CONSULT A TAX ADVISOR FOR INDIVIDUALIZED ADVICE.

8. Miscellaneous. Match Amounts are treated as "Reward Shares" for purposes of the Program Agreement. To the limited extent these express terms and conditions directly conflict with the Program Agreement, these terms shall control. Acorns reserves the right to change these terms and conditions; to terminate this Promotion or any portion thereof at any time with or without notice; and/or to modify these terms by posting the same to the Acorns Website, provided that any alteration of terms, or termination of Earn Match will not impact Match Amounts from Eligible Earn Transactions made before the date of the alteration of terms or the termination of the Earn Match program. Headings in these terms and conditions are descriptive and for convenience only, and do not alter the scope of the rights and obligations created by them. Earn Match is not transferable, saleable, or valid in conjunction with certain other offers, and is available only to (i) lawful U.S. residents; or (ii) active Armed Services personnel that maintain a valid U.S. address and are temporarily overseas in connection with their service.

Disclosures. This promotion is a limited time offer. Acorns reserves the right to restrict or revoke any and all offers at any time. Acorns may receive compensation from business partners in connection with this Promotion, which gives Acorns an incentive to refer clients to business partners instead of to businesses that are not partners of Acorns. This conflict of interest affects the ability of Acorns to provide clients with unbiased, objective promotions concerning the products and services of its business partners. This could mean that the products and/or services of other businesses, that do not compensate Acorns, may be more appropriate for a client than the products and/or services of Acorns business partners. Subscribers are not required to purchase the products and services Acorns promotes. Advisory services are offered by Acorns Advisers, LLC, an SEC-registered investment advisor. Brokerage services are provided to clients of Acorns Advisers, LLC by Acorns Securities, LLC, an SEC-registered broker-dealer and member FINRA/SIPC. Reward Shares are made in the form of an investment purchase in your Acorns Invest Account. Your reward will be calculated based on the offer and promotional terms presented to you when you qualify to receive it. Investing involves risk including the loss of principal. Investments are not FDIC insured. Please consider your objectives, risk tolerance, and the Acorns Parties' fees before investing. Past performance is not a guarantee of future results. "Acorns", the Acorns logo, "Invest the Change" and "Found Money" are registered trademarks of Acorns Grow Incorporated. Copyright © 2024 Acorns and/or its affiliates.