

Earn Rewards Match – Earn Rewards Match is a program through which Acorns supplements certain Earn Rewards investments for eligible customers. Rewards are in the form of a purchase of securities in a customer’s Acorns Invest Account.

Eligibility. In order to participate in the Earn Rewards Match program, you must subscribe to either Acorns Personal Plus or Acorns Premium. Customers subscribed to Acorns Personal Plus will receive a 25% match of Earn Rewards. Customers subscribed to Acorns Premium will receive a 50% match of Earn Rewards. You must have an open Acorns Invest Account at the time you generate and Earn Reward and at the time the Earn Reward and Earn Reward Match are invested. Further, you must maintain all of your Acorns Accounts in good standing at all times between the time in which you generate the eligible Earn Reward and the date the Earn Reward and Earn Reward Match are invested in your Acorns Invest Account.

Limitations. Earn Rewards Match are limited to \$200 per calendar month. Rewards are eligible for an Earn Rewards Match in the month in which the standard Earn Reward is invested in your Acorns Invest Account. Earn Rewards Match investments will correspond with the tier at which a customer is subscribed at the time of the transaction, and specific investments will not be affected by a subsequent change in tier (e.g., a customer in the Personal Plus Tier who generates an Earn Reward of \$1, then upgrades the following week to Premium Tier, will receive a total Earn Reward investment of \$1.25). Only Earn Rewards earned from transactions while subscribed to Personal Plus or Premium subscription tiers are eligible for Earn Rewards Match. Earn Rewards Match investments will only be made in the amount of \$0.01 or higher. Rewards which have not been invested at the time a customer closes their Acorns Invest Account will be forfeited. Acorns may suspend or condition your participation in Earn Rewards Match if Acorns suspects or determines that you have the customer has engaged in fraudulent, deceptive, or manipulative conduct, including any attempt to “game” the Earn Rewards Match program. Acorns may, in its sole discretion, alter the terms of the Earn Rewards Match program, including, but not limited to, a change in the percentage amount of the Earn Rewards Match. Any alteration of terms, or termination of the Earn Rewards Match program will not impact Rewards from eligible transactions entered into before the date of the alteration of terms or the termination of the Earn Rewards Match program.

Notification. You will be notified by push notification and through the Earn ledger within the Acorns App when an Earn Reward Match has been created and again once the Earn Rewards Match has been invested in your Acorns Invest Account. If

you do not receive a confirmation notification that an Earn Rewards Match was created, and no corresponding entry has been made to your Earn ledger, and you believe that to be an error, please contact our support team at support@acorns.com. Earn Rewards Match payouts will typically be invested between 95 and 125 days after an eligible transaction. Acorns reserves the right to alter this payout time frame in the future.

Advisory services offered by Acorns Advisers, LLC ("Acorns"), an SEC-registered investment advisor. Brokerage services are provided to clients of Acorns by Acorns Securities, LLC, an SEC-registered broker-dealer and member FINRA/SIPC. Investing involves risk and investments may lose value, including the loss of principal. Please consider your objectives, risk tolerance, and Acorns' fees before investing. Past performance is not a guarantee of future results. Acorns is not responsible for any failure on your part to maintain your account in good standing or otherwise meet standards for qualifying for this promotion.

Securities in your investment account(s) protected up to \$500,000. For details, please see www.sipc.org

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