NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. Eligibility: AARP Benefits Badass Contest (the “Contest”) is open only to legal residents of the fifty (50) United States and the District of Columbia who are at least eighteen (18) years old at the time of entry and who have an AARP.org account. Creating an AARP.org account is free but subject to the listed terms and conditions. Employees of AARP, Glue IQ, LLC, Merkle Inc., and any of their parent and affiliate companies as well as the immediate family (spouse, parents, siblings, and children) and household members of each such employee are not eligible. The Contest is subject to all applicable federal, state, and local laws and regulations and is void where prohibited.


3. Agreement to Official Rules: Participation in this Contest constitutes entrant’s full and unconditional agreement to these Official Rules and Sponsor’s and Administrator’s decisions, which are final and binding in all matters related to this Contest. Winning the prize is contingent upon fulfilling all requirements set forth herein, including consent to a confidential background check to confirm each potential Finalist’s eligibility and compliance with these Official Rules. Due to the nature of the prizes offered, if a background check reveals that a potential Finalist has engaged in conduct that could damage the reputation of Sponsor or any of the Released Parties, as determined by Sponsor in its discretion, the potential Finalist may be disqualified.

4. Timing: The Contest begins on April 19, 2023 at 12:00 a.m. Eastern Time ("ET"), ends on July 24, 2023 at 11:59 p.m. ET (the "Contest Period") and consists of three (3) phases (each a “Phase”), as outlined below:

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<tr>
<th>Phase</th>
<th>Start Date at 12:00 a.m. ET</th>
<th>End Date at 11:59 p.m. ET</th>
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<tr>
<td>Submission</td>
<td>April 19, 2023</td>
<td>May 29, 2023</td>
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<tr>
<td>Finalist Judging</td>
<td>May 30, 2023</td>
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<tr>
<td>Public Voting</td>
<td>June 27, 2023</td>
<td>July 24, 2023</td>
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Winner Announcement on or before August 25

Administrator’s computer is the official time-keeping device for the Contest.

5. How to Enter: During the Submission Phase, visit www.aarpbenefitsbadass.org (“Website”) and follow the links and instructions to complete and submit the registration form, including your AARP.org login information. Then, follow the directions to upload one (1) essay that describes why you deserve to be the AARP “Benefits Badass” (500 characters or fewer). An “AARP Benefits Badass” uses AARP benefits to save money, stay healthy, support their community, and have fun, and wants to share all the benefits of AARP membership with their friends, family, and followers. The essay is required but will not be judged in this Contest. Once you submit the essay, an email will be sent to the email address provided on the registration form. Click on the link included in the email and follow the links and instructions to move to the next step, which is submitting a video link. See details below related to video requirements and submission details.

There are two (2) categories of AARP membership benefits – “Social Mission Benefits” and “Commercial Benefits.” Create a 120 second or less video (“Video”) discussing one or more of the many benefits of AARP membership, such as

Social Mission Benefits:

- Programs like Driver Safety, Staying Sharp, AARP Rewards, AARP Money Map and local volunteerism
• Tools and resources that help family caregivers,
• The AARP Fraud Watch Network
• Career and job resources
• Healthy living content and diet and exercise tips
• Advocacy on behalf of the 50-plus, their families and their communities,
• Financial planning tips and useful calculators
• AARP The Magazine, The AARP Bulletin, and newsletters like The Girlfriend
• and more; the full list of Social Mission Benefits available at www.AARP.org/socialmissionbenefits

Commercial Benefits:
• The full list of Commercial Benefits is available at www.AARP.org/commercialbenefits

THE MAJORITY OF YOUR VIDEO MUST DISCUSS SOCIAL MISSION BENEFITS. For every Commercial Benefit discussed in your Video, you must discuss at least one more Social Mission benefit, and the time allotted to discuss Social Mission Benefits must exceed the time used to discuss any Commercial Benefit(s).

Your Video must be based on your honest opinion and personal experience. You must also add a text overlay to your Video that displays #contest for the duration of the Video (text overlay must be legible). You must also add #Contest and #BenefitsBadass to your original caption. See below for all guidelines and content requirements of your Video. Your Video will be judged in this Contest.

Upload the Video to your personal and public Twitter, Instagram, TikTok, YouTube or Vimeo account (each, a "Social Account"). Creating and using each Social Account is free but is subject to the applicable terms and conditions: Twitter Terms, (Instagram Terms), (TikTok Terms), YouTube Terms or Vimeo Terms. If entering via a mobile device and using your wireless carrier’s network, standard data charges from your wireless carrier may apply. Next, return to the Website and provide the URL link to your Video.

Your Video will be referred to as your submission ("Submission"). By uploading your Submission, you agree that it conforms to the Guidelines and Content Restrictions below and that Sponsor, in its sole discretion, may remove your Submission from the gallery and disqualify you if it believes that it fails to conform. Where your Submission meets all requirements, your Submission will be deemed one (1) Contest entry.

Guidelines:
• The Video must not exceed 120 seconds in length.
• For every Commercial Benefit discussed in your Video, you must discuss at least one more Social Mission benefit, and the time allotted to discuss Social Mission Benefits must exceed the time used to discuss any Commercial Benefit(s). The essay must not exceed 500 characters.
• The Submission must be in English except for commonly understood non-English words.

Permissions: Entrant must have permission from any recognizable individuals who appear in the essay and/or Submission to use their names and likenesses in the essay and/or Submission and to grant the rights set forth herein. Minors may only be included in the essay and/or Submission if entrant is their parent or legal guardian. If requested, entrant must be able to provide such permissions or proof in a form acceptable to Sponsor.

Content Restrictions:
• The Submission must be your original work.
• The Submission must not convey Sponsor’s services, including the AARP Benefits, in manner contrary to or inconsistent with the description, representation or depiction found at (www.AARP.org/benefits).
• The Submission must not convey any claims of Sponsor’s services, including licensed 3rd party products, that would be deemed unsubstantiated or deceptive if made by Sponsor.
• The Submission must not contain material that violates or infringes another’s rights, including but not limited to contract, privacy, publicity, or intellectual property rights, or that constitutes copyright infringement.
The Submission must not contain logos, brand names or trademarks other than those owned by Sponsor or its licensed providers found at www.AARP.org/benefits.

The Submission also must not contain content created by a third party such as music, images, or artwork (including content offered by any Social Platform such as stickers or filters, other than text overlay (emojis permitted)). The Submission must not disparage Sponsor, or any other person or party.

The Submission must not contain material that is inappropriate, offensive, indecent, obscene, sexually explicit, tortious, defamatory, slanderous, or libelous.

The Submission must not make references to or include alcohol, illegal drugs, marijuana, tobacco, or firearms/weapons, any activities that are or appear to be dangerous, or any political agenda.

The Submission must not contain material that promotes bigotry, racism, hatred, or harm against any group or individual or promotes discrimination based on race, gender, religion, nationality, disability, sexual orientation, or age; and

The Submission must not contain material that is unlawful, in violation of, or contrary to the laws or regulations in any state where Submission is created.

**Limit:** Each entrant may upload one (1) Submission during the Submission Phase. Submissions received from any person or email address in excess of the stated limit will be void. Submissions generated by script, macro or other automated means are void. In the event of a dispute as to any Submission, the authorized account holder of the email address used to register will be deemed to be the entrant and must comply with these Official Rules. The "authorized account holder" is the natural person assigned an email address by an Internet access provider, online service provider or other organization responsible for assigning email addresses for the domain associated with the submitted address. Each entrant may be required to show proof of being an authorized account holder. Released Parties (as defined in Section 10, below) are not responsible for lost, late, stolen, damaged, incomplete, invalid, un-intelligible, garbled, delayed, or misdirected Submissions; all of which will be void.

6. **Sponsor's Use of Submissions:** Uploading a Submission constitutes entrant's consent to give Sponsor a royalty-free, irrevocable, perpetual, non-exclusive license to use, reproduce, modify, publish, create derivative works from, and display such submissions in whole or in part, on a worldwide basis, and to incorporate it into other works, in any form, media or technology now known or later developed, including for promotional or marketing purposes. If requested, entrant will sign any documentation that may be required for Sponsor or its designees to make use of the non-exclusive rights entrant is granting to use the Submission.

7. **Winner Determination:** Winner will be determined according to the process set forth below.

   a. **Finalist Judging Phase:** During the Finalist Judging Phase, a panel of qualified judges determined by Sponsor in its sole discretion will select the twenty-five (25) entrants with the highest-scoring Videos (the "Finalists") from among all eligible Videos based on the following criteria ("Judging Criteria"), as defined below:

      • Charisma (33%);
      • Quality of Video (34%); and
      • Creativity (33%)

   In the event of a tie, the entrant whose Video received the highest score for Quality of Video, as determined by the qualified judges, in their sole discretion, will be deemed the applicable Finalist from among the tied entrants. Sponsor reserves the right to select fewer than the stated number of Finalists, if, in its sole discretion, it does not receive a sufficient number of eligible and qualified Videos. Sponsor will not disclose judging scores.

   b. **Confirmation of Finalists:** Potential Finalists will be notified by email or phone on or around May 30, 2023. Each potential Finalist will be required to sign and return a Declaration of Compliance, Liability Waiver, and where not prohibited a Publicity Release, including consent to a confidential background check, which must be received by Administrator within five (5) calendar
days of the date notice or attempted notice is sent, in order to be confirmed as a Finalist. If a potential Finalist cannot be contacted, fails to execute and return the Declaration of Compliance, Liability and Publicity Release, agree to a confidential background check or provide any other requested information within the required time period (if applicable), or does not comply with these Official Rules, then potential Finalist will be disqualified. If the background check reveals that a potential Finalist has engaged in conduct that could damage the reputation of Sponsor or any of the Released Parties, as determined by Sponsor in its discretion, Sponsor may disqualify potential Finalist. Sponsor may select an alternate Finalist with the next highest score in the event that a potential Finalist does not respond, declines to participate during the Voting Phase, or is disqualified for any reason.

c. Voting Phase: During the Voting Phase, the Finalists’ Video will be posted in an online gallery for public voting at aarpbenefitsbadass.org. Persons who meet the eligibility criteria as set forth in Section 1 will be invited to vote for the Video they believe has the most public appeal. Limit: Each person may vote one (1) time during the Voting Phase. Multiple votes received from any person or email address in excess of the stated number will be void. Any attempt by any entrant or voter to obtain votes by any fraudulent or inappropriate means, including without limitation, offering prizes or other inducements to members of the public as determined by Sponsor in its sole discretion, by using any automated program, by using multiple/different email addresses, identities, registrations and logins, or any other methods, will void those votes for the entrant's Video and entrant may be disqualified as determined by Sponsor in its sole discretion. The public vote tallies will be used to determine the score for the Public Appeal criterion (included in the Judging Criteria described below) for each entrant's Video. Entrants who receive a higher number of votes will receive a higher Public Appeal score. Sponsor reserves the right to revise voting tallies or not consider the score generated for the Public Appeal criterion for purposes of determining the winners should the voting appear to have been tampered with or manipulated in any way.

d. Winner Selection: After the conclusion of the Voting Phase, Sponsor’s panel of qualified judges, will score the Finalist Video based on the following Judging Criteria, as defined above:

- Public Appeal (10%);
- Charisma (30%);
- Quality of Video (30%); and
- Creativity (30%)

Subject to the Finalists’ compliance with these Official Rules, the Finalist whose Video receives highest score will be deemed the potential Grand Prize winner. In the event of a tie, the Finalist whose Video received the highest score for “Quality of Video,” as determined by the qualified judges in their sole discretion, will be deemed the applicable potential winner from amongst the tied entrants. Sponsor will not disclose judging scores.

8. Winner Requirements: Potential winner will be notified by email, mail, or phone on or around August 25, 2023. If the potential winner cannot be contacted, fails to provide any requested information, within the required time period (if/as applicable), does not comply with these Official Rules, or if prize is returned as undeliverable, potential winner forfeits the prize. If a potential winner is disqualified for any reason, the prize may be awarded to a runner-up, if any, in Sponsor’s sole discretion. Only three (3) alternate winners may be determined, after which the applicable prize will remain un-awarded.

9. Prize: ONE (1) GRAND PRIZE: A $50,000 check. In addition, the Grand Prize winner will receive three (3) prize packs to be sent to the winner throughout the year. Contents of prizes packs will be determined by Sponsor in its sole discretion, but each prize pack will be valued at approximately $150.00. Terms and conditions of gift cards apply. Approximate Retail Value (“ARV”): $50,450. Prize is non-transferable and no substitution will be made except as provided herein at the Sponsor’s sole discretion. Sponsor reserves the right to substitute the prize (or a component thereof) for one of equal or greater value if the designated prize should become unavailable for any reason. Winner is responsible for all taxes and fees associated with prize receipt and/or use.

10. Release: By receipt of any prize, winner agrees to release and hold harmless the Sponsor,
11. Publicity Acceptance of any prize shall constitute and signify each winner’s agreement and consent that Sponsor and its designees may use the winner’s name, city, state, likeness, photo, Submission, and/or prize information in connection with the Contest for promotional, advertising or other purposes, worldwide, in any and all media now known or hereafter devised, including the Internet, without limitation and without further payment, notification, permission or other consideration, except where prohibited by law.

12. Not an Offer of Employment: Nothing in these Official Rules is an offer or contract of employment of any kind with any entity. Entrant acknowledges that entrant’s essay and Video is submitted voluntarily and not in confidence or in trust. Entrant acknowledges that no confidential, fiduciary, agency or other relationship or implied-in-fact contract now exists between entrant and the Sponsor or any of the Released Parties and that no such relationship is established by entering this Contest pursuant to these Official Rules.

13. Ownership of Submission: The winner shall irrevocably grant, transfer, convey and assign to Sponsor the entirety of the rights in and to the Submission and all renewals and extensions of copyright, and the right to secure copyright registrations thereto in perpetuity including, without limitation, the rights to use the Submission for any and all purposes in any and all media whether now known or hereafter developed, on a worldwide basis, in perpetuity. The winner accepts and acknowledges that Sponsor shall not be obligated to use the Submission and that Sponsor in its sole discretion shall have the right to refrain from using the Submission. Sponsor shall not incur any liability whatsoever to the extent Sponsor chooses to refrain from any exploitation of its rights hereunder. The winner will indemnify Sponsor, Released Parties, and any licensee of Sponsor against all claims, damages, liabilities, and expenses (including reasonable counsel fees and legal expenses) arising out of any breach of these terms.

14. General Conditions: Sponsor reserves the right to cancel, suspend and/or modify the Contest if any fraud, technical failures, human error, any other factor impairs the integrity or proper functioning of the Contest, or any event or cause beyond Sponsor’s control (e.g. events such as natural calamities, national emergencies, wide spread illnesses, declarations of war, acts of God, acts of terrorism) interferes with any aspect of the Contest, including but not limited to fulfillment of the prize(s), as determined by Sponsor in its sole discretion. If terminated, Sponsor may, in its sole discretion, determine the winner from among all non-suspect, eligible entries received up to time of such action using the judging procedure outlined above. Sponsor may also modify the prizes offered. In addition, Sponsor reserves the right to disqualify any individual it finds to be tampering with the Entry process or the operation of the Contest or to be acting in violation of the Official Rules of this or any other promotion or in an unsportsmanlike or disruptive manner and void all associated Entries. Any attempt by any person to deliberately undermine the legitimate operation of the Contest may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages and other remedies (including attorneys’ fees) from any such person to the fullest extent permitted by law. Sponsor’s failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

15. Limitations of Liability: Released Parties are not responsible for: (1) any incorrect or inaccurate information, whether caused by entrant, printing, typographical or other errors or by any of the equipment or programming associated with or utilized in the Contest; (2) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (3) unauthorized human intervention in any part of the Submission process or the Contest; (4) printing, typographical, technical, computer, network or human error which may occur in the administration of the Contest; the uploading, the processing or judging of Submissions or votes or the tabulating of votes, the announcement of the prizes or in any Contest-related materials; (5) late, lost, undeliverable, damaged or stolen mail; or (6) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant’s participation in the Contest or receipt or use or misuse of any prize (including
any travel/activity related thereto). Released Parties are not responsible for misdirected or undeliverable Submissions or for any technical problems, malfunctions of computer systems, servers, providers, hardware/software, lost or unavailable network connections or failed, incomplete, garbled, or delayed computer transmission or any combination thereof. Released Parties are not responsible for any unauthorized third-party use of any Submission.

16. **Disputes:** All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Promotion, shall be governed by, and construed in accordance with, the laws of the State of Michigan without giving effect to any choice of law or conflict of law rules (whether of the State of Michigan or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Michigan.

17. **Entrant's Personal Information:** Information collected from entrant is subject to Sponsor’s Privacy Policy [http://www.aarp.org/about-aarp/privacy-policy/](http://www.aarp.org/about-aarp/privacy-policy/).

18. **Winner List:** For a winner list, please [click here](http://www.aarp.org/about-aarp/privacy-policy/). The winner list will be posted after winner confirmation is complete.

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