

Reading Makes Cents Reading Challenge Terms and Conditions

No Purchase Necessary to Enter to Win. A purchase will not increase your chances of winning.

Commonwealth Savers Plan (CSP) an independent state agency of the Commonwealth of Virginia with its principal office located at 9001 Arboretum Parkway, North Chesterfield, VA 23236 is sponsoring a giveaway of fourteen (14) \$529 contributions into Invest529SM accounts (the Contest). CSP is an Internal Revenue Code Section 529 qualified tuition program. A Section 529 college savings account is an individual savings account intended specifically for the payment of qualified higher education expenses for a designated beneficiary. Customers are encouraged to obtain all enrollment materials, including the Program Descriptions, by calling 1-888-567-0540 or by downloading them from Invest529.com and to read them carefully before investing. For residents of states other than Virginia: before investing, you should consider whether your or the beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protections from creditors that are only available for investments in that state's qualified tuition program.

Prize:

Fourteen (14) Contest winners (Winners) will win an Invest529 account with an initial five hundred- and twenty-nine-dollar (\$529.00) opening balance or a five hundred- and twenty-nine-dollar (\$529.00) contribution to an existing Invest529 account (the Prize). The value of the Prize is five hundred and twenty-nine dollars (\$529.00). Invest529 accounts are governed by the Invest529 Program Description and most Invest529 investment portfolios have no state residency requirements and no age limits on beneficiaries. Invest529 is open year-round, and accounts may be opened at any time.

CONTEST TERMS & CONDITIONS

By entering and participating in the Contest, each Contest entrant (Entrant) fully and unconditionally agrees to and accepts the following Contest Terms and Conditions which are final and binding in all matters related to the Contest:

Eligibility:

1. Must be a U.S. citizen or legal U.S. resident and a student in kindergarten through the eighth grade at time of entry to enter.
2. The student's parent or guardian must own an existing Invest529 account or meet all Invest529 eligibility requirements set out in the Invest529 Program Description including, but not limited to, passing the identification verification process as described in the Invest529 Program Description, and any other eligibility requirements promulgated by CSP.
3. Employees of CSP and individuals engaged in the development, production or distribution of Contest materials, their advertising and promotion agencies and any and all other persons associated with the Contest and each of their immediate family members (spouse; parents, siblings, children, grandchildren and their spouses; and in-laws) and members of the same household (whether or not related) are not eligible to participate or to be named as the beneficiary of the Prize.
4. Entrants must read five (5) books and four (4) of the books must be selections from the Reading Makes Cents reading list on the back of the official Reading Makes Cents form. Books may be read by student Entrant, read with an adult or Entrant may listen as an adult reads to him or her.
5. Entrants or their parent or guardian must complete and submit the official Reading Makes Cents Reading Challenge log.

Timing:

1. The Contest begins October 15, 2025, 10:00 AM ET and ends on May 22, 2026, 5:00 PM ET. Entries will only be accepted between these dates and times. Entries will only be accepted if they are submitted by an official Reading Makes Cents form either by mail to Commonwealth Savers Plan, 9001 Arboretum Parkway, North Chesterfield, VA 23236 ATTN: Reading Program, by Fax to: 804-323-2708, by email to: readingmakescents@commonwealthsavers.com, or online at readingmakescents.com. Mailed entries must be postmarked by May 22, 2026. Entrants are required to complete all information designated on the Reading Makes Cents Reading Challenge form to enter the Contest. CSP computer and staff are the official timekeeper for the Contest. Odds of winning depend on number of entries received. **One entry per person regardless of method of entry.**
2. Entries will be categorized by one (1) of seven (7) regions, as determined by the Virginia Association of School Librarians. Two (2) Winners will be selected at random from all eligible entries in each of the seven (7) regions, for a total of fourteen (14) Winners. Winners will be selected on or about April 30, 2026. CSP will use its best efforts to notify the Winners' parent or legal guardian by phone on or about June 30, 2026. Submitted entries become the property of CSP.

Requirements of Winner:

1. Winners and their parents or guardians agree to comply with all participation requirements promulgated by CSP, including Invest529 account requirements, and to complete and execute all necessary documents including, but not limited to, waivers and releases. Winner's parent or guardian agrees to complete and execute necessary documents to open an Invest529 account

with CSP and to provide additional documents as required by CSP. If applicable, the Invest529 account application must be received by CSP within ninety (90) days from date of Prize notification or Prize is forfeited.

2. Winner is the beneficiary of the Prize and must designate a parent or guardian be the account owner of the Prize and the parent or guardian is solely responsible for any applicable local, state and federal taxes on the Prize. CSP may be required to report the Prize amount to the Winner's parent or guardian via a 1099-MISC and it is the parent or guardian's responsibility to consult a tax adviser concerning the tax implications of accepting this Prize.

3. Winner's parent or guardian agrees to the use of his or her name, photograph, likeness, statements, testimonials, text and/or sound or video recording of him or her for advertising, promotional, or any other purposes in any medium throughout the world in perpetuity without additional compensation or consent unless required by law and the beneficiary's name for marketing and public relations purposes. Winner's parent or guardian agrees to execute a publicity release individually and on behalf of the Winner.

4. The Prize may not be redeemed for cash and no exchanges or substitutions are permitted.

Other Terms:

1. In no event will CSP be responsible or liable for any damages or losses of any kind for lost, late, misdirected, incomplete, or invalid entries. CSP is not responsible or liable for any technical difficulties experienced by Entrants, including but not limited to issues with the internet.

2. CSP will be collecting personal data about Entrants in accordance with its Privacy Policy. CSP's Privacy Policy is available at Invest529.com and Entrant's parent or guardian is responsible for reviewing a copy of the Privacy Policy. By participating in the Contest and providing their email address and personal information, Entrants' parents or guardians hereby agree to CSP's collection and use of their personal information and acknowledge that they have read and accepted CSP's Privacy Policy.

3. If, in CSP's sole discretion, Winner is found to be ineligible or not in compliance with these Contest Terms and Conditions or cannot be found after reasonable efforts are made, Winner will be disqualified and an alternate Winner will be selected by CSP in its sole discretion. Interpretation of and determinations on the correct application of these Contest Terms and Conditions shall be made by CSP in its sole discretion and its decisions regarding these matters shall be final. In no event will CSP be responsible or liable for any damages or losses of any kind should Winner be found ineligible.

4. By participating in the Contest, each Entrant agrees to indemnify, hold harmless, and waive any claims against CSP, and any of the affiliates, employees, directors, officers, agents, representatives, and assigns of CSP, made by Winners, Entrants, or any other third parties arising directly or indirectly out of, or in any way connected with, this Contest or the Prize awarded in connection therewith.

5. By participating in the Contest, each Entrant agrees that the Contest shall be governed by, and construed in accordance with, the laws of the Commonwealth of Virginia without regard to any choice of law or conflict of law rules. Entrant agrees that venue for any litigation arising out of or related to this Contest, or these Contest Terms and Conditions shall be in state court located in City of Richmond, Virginia and hereby consents to jurisdiction of same.

6. This Contest is subject to all applicable federal, state and local laws. Void where prohibited.

7. CSP reserves the right to modify, extend, suspend, or terminate the Contest if it determines, in its sole discretion, that the Contest is technically impaired or corrupted or that fraud or technical problems, failures or malfunctions or other causes beyond CSP control have destroyed or severely undermined or to any degree impaired the integrity, administration, security, proper play and/or feasibility of the Contest as contemplated herein. In the event an insufficient number of eligible entries are received and/or CSP is prevented from awarding prizes or continuing with the Contest as contemplated herein by any event beyond its control, including but not limited to fire, flood, natural or man-made epidemic of health of other means, earthquake, explosion, labor dispute or strike, act of God or public enemy, satellite or equipment failure, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared) or any federal state or local government law, order, or regulation, public health crisis (e.g. SARS), order of any court or jurisdiction, or other cause not reasonably within CSP's control (each a "Force Majeure" event or occurrence), then CSP's shall have the right to modify, suspend, or terminate the Contest. If the Contest is terminated before the designated end date, CSP will (if possible) select the Winner in a random drawing from all eligible, non-suspect entries received as of the date of the event giving rise to the termination. Inclusion in such drawing shall be each Entrant's sole and exclusive remedy under such circumstances. Only the type and quantity of prizes described in these Contest Terms and Conditions will be awarded. These Contest Terms and Conditions cannot be modified or amended in any way except in a written document issued in accordance with law by a duly authorized representative of CSP. The invalidity or unenforceability of any provision of these Contest Terms and Conditions shall not affect the validity or enforceability of any other provision. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these Contest Terms and Conditions shall otherwise remain in effect and shall be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. CSP makes no warranties, and hereby disclaims any and all warranties, express or implied, concerning any Prize furnished in connection with the Contest.

8. WITHOUT LIMITING THE GENERALITY OF THE FOREGOING, SUCH PRIZES ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, AND SPONSOR HEREBY DISCLAIMS ALL SUCH WARRANTIES, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND/OR NON-INFRINGEMENT.

9. ANY ATTEMPT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, CSP WILL DISQUALIFY ANY SUCH INDIVIDUAL AND RESERVES THE RIGHT TO SEEK DAMAGES (INCLUDING ATTORNEYS' FEES) AND OTHER REMEDIES FROM ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW.

10. For a copy of these Contest Terms and Conditions and/or the Winners' parent or guardian name, send your request and a self-addressed stamped envelope to General Counsel, Commonwealth Savers Plan, 9001 Arboretum Parkway, North Chesterfield, Virginia 23236.