

## Contests Rules

ALL FEDERAL, STATE, LOCAL, AND MUNICIPAL LAWS AND REGULATIONS APPLY. VOID WHERE PROHIBITED.

### 1. Eligibility

Invest How You Live Drop of the Month and Referral Giveaway (the "Contests") are open 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. Employees of Neon Money Club and other companies associated with the promotion of the Contests, and their respective parents, subsidiaries, affiliates and advertising and promotion agencies as well as the immediate family (spouse, parents, siblings, and children) and household members of each such employee are not eligible. The Contests is subject to federal, state, and local laws and regulations.

### 2. Sponsor

The Contests is sponsored by Neon Money Club, located at 4220 27<sup>th</sup> St. #416 Long Island City, NY 11101 with an associated office at 6057 Old Court St. North Port, FL 34291.

### 3. Agreement to Official Rules

Participation in the Contests constitutes entrant's full and unconditional agreement to and acceptance of these Official Rules and the decisions of the Sponsor, which are final and binding. Winning a prize is contingent upon being compliant with these Official Rules and fulfilling all other requirements set forth herein.

### 4. Contests Period

The Contests begins on first trading day of each month and ends on the last trading day of each month (the "Contest Period"). Entries are credited only towards the month they are accumulated.

### 5. How to Enter

**Drop of the Month:** This method of entry will be available by visiting our website ([www.joinneon.com](http://www.joinneon.com)) and following the directions provided. Three (3) entries are issued to a member upon becoming an owner (e.g., buying your first stock), then one (1) additional entry will be issued to an owner per every dollar invested each month.

**Referral Giveaway:** This method of entry will be available by following the instructions provided by the referral email. One (1) entry is issued for each referral that becomes an owner in Neon Money Club

### 6. Prize Drawing

At the beginning of each month following the Contest Period, the Sponsor will select the potential winner in a random drawing from among all eligible entries received. The odds of being selected depend on the number of entries received. The Sponsor will attempt to notify the potential winner via email on or about the 5<sup>th</sup> of each month. If the potential winner cannot be contacted within five (5) days after the date of the first attempt to contact them, the Sponsor may

select an alternate potential winner in their place at random from the remaining non-winning, eligible entries.

#### **7. Winner Notification**

The potential winner will be notified by email. Each potential winner will be required to complete, electronically sign and accept the Sponsor's Terms of Delivery within five (5) days of the date notice or attempted notice is sent, in order to claim their prize. If a potential winner cannot be contacted, or prize is returned as undeliverable, potential winner forfeits prize. If the potential winner is at least 18 but still considered a minor in their jurisdiction of residence, Sponsor reserves the right to award the prize in the name of his/her parent or legal guardian, who will be required to electronically sign and accept the Terms of Delivery on the potential winners behalf and fulfill any other requirements imposed on winner set forth herein. Potential winners must continue to comply with all terms and conditions of these Official Rules, and winning is contingent upon fulfilling all requirements. The Sponsor reserves the right to disqualify a winner or potential winner for any reason. In the event that a potential winner is disqualified, Sponsor will award the applicable prize to an alternate winner by random drawing from among all remaining eligible entries. Only one (1) alternate drawing will be held, after which the prize will remain un-awarded. Prizes will be fulfilled approximately 8-10 weeks after the conclusion of the Contests.

#### **8. Prizes**

Drop of the Month  
Referral Giveaway

Prizes vary by month and contest.

#### **9. General Conditions**

In the event that the operation, security, or administration of the Contests is impaired in any way for any reason, including, but not limited to fraud, virus, bug, worm, unauthorized human intervention or other technical problem, or in the event the Contests is unable to run as planned for any other reason, as determined by Sponsor in its sole discretion, the Sponsor may, in its sole discretion, either (a) suspend the Contests to address the impairment and then resume the Contests in a manner that best conforms to the spirit of these Official Rules or (b) terminate the Contests and, in the event of termination, award the prize at random from among the eligible, non-suspect entries received up to the time of the impairment. The Sponsor reserves the right in its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Contests or to be acting in violation of these Official Rules or in an unsportsmanlike or disruptive manner. Any attempt by any person to damage the website or undermine the legitimate operation of the Contests may be a violation of criminal and civil law, and, should such an attempt be made, the Sponsor reserves the right to seek damages (including attorney's fees) and any other remedies from any such person to the fullest extent permitted by law. Failure by the Sponsor to enforce any provision of these Official Rules shall not constitute a waiver of that provision.

#### **10. Release and Limitations of Liability**

By participating in the Contests, entrants agree to release and hold harmless the Sponsor, and each of their respective parents, subsidiaries, affiliates, advertising and promotion agencies, other companies associated with the Contests, and each of their respective officers, directors, employees, shareholders, representatives, and agents (the Released Parties) from and against any claim or cause of action arising out of participation in the Contests or receipt or use of the prize (including any travel or activity related thereto), including, but not limited to: (a) any technical errors associated with the Contests, including lost, interrupted or unavailable Internet Service Provider (ISP), network, server, wireless service provider, or other connections, availability or accessibility or miscommunications or failed computer, satellite, telephone, cellular tower or cable transmissions, lines, or technical failure or jumbled, scrambled, delayed, or misdirected transmissions or computer hardware or software malfunctions, failures or difficulties; (b) unauthorized human intervention in the Contests; (c) mechanical, network, electronic, computer, human, printing or typographical errors; (d) application downloads, (e) any other errors or problems in connection with the Contests, including, without limitation, errors that may occur in the administration of the Contests, the announcement of the winner, the cancellation or postponement of the event and/or the flyover, if applicable, the incorrect downloading of the application, the processing of entries application downloads or in any Contests-related materials; or (f) injury, death, losses or damages of any kind, to persons or property which may be caused, directly or indirectly, in whole or in part, from entrants participation in the Contests or acceptance, receipt or misuse of the prize (including any travel or activity related thereto). Entrant further agrees that in any cause of action, the Released Parties liability will be limited to the cost of entering and participating in the Contests, and in no event shall the entrant be entitled to receive attorney's fees. Released Parties are also not responsible for any incorrect or inaccurate information, whether caused by site users, tampering, hacking, or by any equipment or programming associated with or utilized in the Contests. Entrant waives the right to claim any damages whatsoever, including, but not limited to, punitive, consequential, direct, or indirect damages.

## **11. Disputes**

Except where prohibited, each entrant agrees that any and all disputes, claims and causes of action arising out of, or connected with, the Contests or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate court located in New York. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, entrants rights and obligations, or the rights and obligations of the Sponsor in connection with the Contests, shall be governed by, and construed in accordance with, the laws of New York, without giving effect to any choice of law or conflict of law rules, which would cause the application of the laws of any jurisdiction other than New York.

## **12. Privacy**

Information collected from entrants is subject to sponsor's privacy policy.