

New York Life Golden Futures Awards Program Official Rules

NO PURCHASE, PAYMENT OR DONATION IS NECESSARY TO ENTER. A PURCHASE, PAYMENT OR DONATION OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. Eligibility

The Golden Futures Awards Program (the “Program”) is open to all parents and legal guardians in the 50 United States (and the District of Columbia) whose children are ages 5 to 16 at the time of submission. Employees, officers, directors, and agents of New York Life Insurance Company (“New York Life”), EnTribe, Inc. (“EnTribe”) and their respective parent companies, affiliates, subsidiaries, advertising and promotion agencies, and promotional partners, as well as the Immediate Family Members (defined as children, stepchildren, grandchildren, siblings, aunts, uncles, nieces, nephews, and first cousins) and household members of any such individual, are not eligible to participate in the Program. To be eligible to receive a Golden Futures Award (“Award”) (as defined in Section 7), you must fully comply with the Official Rules and, by entering, you represent and warrant that you agree to be bound by these Official Rules and the decisions of the administrators, EnTribe and the Sponsor, whose decisions shall be binding and final in all respects relating to this Award. The Award is governed by these Official Rules and is subject to all applicable federal, state, and local laws. Void where prohibited. All submissions must be made by the child’s parent or legal guardian who is age 18 or older.

2. Sponsor

New York Life, 51 Madison Avenue, New York, NY 10010.

3. Program Submission Period

The Program begins February 9, 2026, at 12:00 a.m. Eastern Time and ends July 31, 2026, at 11:59 p.m. Eastern Time (“Program Entry Period”). Sponsor is the official timekeeper for the Program.

4. How to Make a Submission to the Program

To enter, the parent or legal guardian must:

1. Submit a Photo or Video:

Upload a single photograph or short video of the child that clearly demonstrates the child’s passion or talent. Examples include, but are not limited to:

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- Dance recital footage
- Martial arts demonstration
- Musical performance
- Athletic activity
- Artwork or creative project
- Academic or STEM-based passion

Provide a Written Description:

Submit a narrative of 500 words or less describing:

- The child’s passion or interest
- How the child pursues that passion

- The future the child is striving toward
 - How a Golden Futures Award would help support the child's growth
2. **Share & Encourage Support:**

NYL will review each work submitted (the "Submission") and once approved, the submitter will receive a confirmation email with a custom link to share (no communication will be sent if the Submission is not approved). Submitters may share their Submission link with friends, family, and community members to encourage voting for their child's entry. Voting does not guarantee selection for an award but does determine advancement to finalist round.

Submissions will be placed in one of the following two categories ("Age Category") based on the child's age at time the work is submitted

- 5-10 year olds
- 11-16 year olds

All Submissions must:

- Feature only the submitter's child.
- Be the original creation of the submitter and/or child.
- Not contain inappropriate, offensive, or unsafe content.
- Not infringe the rights of any third party.

New York Life reserves the right to reject or remove any entry that does not comply with these rules.

5. Selection of Award Recipients

Each approved Submission will be added to the gallery of Submissions on Newyorklife.com and be eligible to be voted on by the general public. One vote is permitted per person. The top 75 entries with the highest number of votes in each Age Category will be finalists from which 50 winners in each Age Category will be chosen. The finalist entries will be judged based on the criteria below ("Judging Criteria"). The Judging Criteria are:

- **Creativity: 25%**
- **Effort: 50%**
 - Written Description: 25%
 - Content of Photo or Video: 25%
- **Dream: 25%**

In the event of a tie, such tied Submissions will be reevaluated in accordance with the criteria above and the Submission with the highest point score after re-evaluation will be deemed the potential winner of the corresponding Award. Sponsor reserves the right to select fewer than the stated number of potential winners in the event an insufficient number of eligible Submissions per Age Category are received, as determined by the Sponsor, in its sole discretion. All decisions of the judges are final on all aspects of the Award. Judging scores will not be revealed or publicly announced.

Potential winners will be notified by phone and/or email (in Sponsor's sole discretion) on or about seven (7) days after the judging is complete. Potential winners will be notified by EnTribe. The potential winners will have forty-eight (48) hours from the time of the first notification to respond or the winner will automatically forfeit the Award and an alternate winner may be selected. Potential winners will be required to complete, sign, and return an Affidavit of Eligibility, Liability and, where lawful, Publicity Release within seven calendar (7) days of notification, or else the Award will be forfeited and an alternate potential winner selected for the applicable Age Category from remaining eligible submissions received. Additional documents may be required to collect the Award as determined by Sponsor.

6. POTENTIAL WINNERS ARE SUBJECT TO VERIFICATION BY SPONSOR. SPONSOR'S DECISIONS ARE FINAL AND BINDING IN ALL MATTERS RELATED TO THE ADMINISTRATION, OPERATION, SELECTION OF THE WINNER AND OTHER MATTERS RELATED TO THE AWARD.

7. Awards

A total of 100 Awards is available. Each selected Award recipient will receive a \$1,000 Golden Futures Award in the form of a prepaid gift card, issued to the parent or legal guardian for the benefit of the child to support the development of the child's passion. Awards may not be transferred, exchanged, or substituted except at New York Life's discretion.

Gift cards are subject to the terms, conditions, and policies of the card issuer. Gift cards are issued by a third-party financial institution and may be subject to expiration dates, inactivity fees, maintenance fees, or other terms and conditions imposed by the issuer. Gift cards are not refundable or redeemable for cash, except as required by law.

All Awards are subject to compliance, verification of eligibility and receipt of all documentation from the potential winner necessary to process payment. All details and other restrictions of Awards not specified in these Official Rules will be determined by Sponsor in its absolute discretion. Awards cannot be assigned, transferred, or substituted, in whole or in part, except by Sponsor who may, at its sole discretion, substitute an Award or any element thereof, with a different award of equal or greater value. Sponsor will not replace any lost, misdirected, destroyed or stolen gift cards which become the sole responsibility of the winner upon receipt. Any and all applicable local, state, and federal taxes and all expenses not specifically stated herein are solely the responsibility of a winner. Winners are advised to seek independent counsel regarding tax implications of their Award. Only the number of Awards stated in these Official Rules is available to be given in the Program. In no event is the Sponsor responsible for awarding more Awards or Awards in greater amount than the number of Awards or amounts stated herein.

Recipient is responsible for all taxes and fees associated with the Award receipt and/or use. All federal, state, and local tax liabilities, as well as any other costs and expenses not specified herein as being awarded are the sole responsibility of the Recipient. Recipient may be required to complete and return an IRS W-9 form (i.e. Request for Taxpayer Identification Number and Certification). Award will be made only if the potential recipient fully complies with these Official Rules.

8. Rights Granted by Entrants

By making a Submission, the parent or guardian grants New York Life the right to:

- Use the child's name, image, likeness, voice, performance, biographical data, personal story, and related content for promotional purposes;
- Reproduce, distribute, transmit, publicly display, publicly perform, create derivative works of, and otherwise use the Submission; and
- Share the Submission across New York Life's marketing channels, including digital, print, social media, PR and internal communications.

No additional compensation beyond the Award, if granted, will be provided for such usage.

9. Entry Conditions and Release

Each submitter agrees to: (a) comply with and be bound by these Official Rules and the decisions of Sponsor which are binding and final in all matters relating to this Award; (b) defend, indemnify, release and hold harmless the Sponsor, EnTribe, and each of their respective parents, subsidiaries, and affiliated companies, and any other person and organization responsible for sponsoring, fulfilling, administering,

advertising or promoting the Award, and all of their respective past and present officers, directors, employees, agents and representatives (collectively, the “Released Parties”) from and against any and all claims, expenses, and liability, including but not limited to negligence and damages of any kind to persons and property, including but not limited to invasion of privacy (under appropriation, intrusion, public disclosure of private facts, false light in the public eye or other legal theory), defamation, slander, libel, violation of right of publicity, infringement of trademark, copyright or other intellectual property rights, property damage, or death or personal injury arising out of or relating to a participant’s entry, creation of an entry or submission of an entry, participation in the Award, acceptance, possession, attendance at, defect in, delivery of, inability to use, use or misuse of award (including any travel or activity related thereto) and/or the broadcast, exploitation or use of entry. Each winner acknowledges that Award is as-is without warranty of any kind.

10. Publicity/Privacy

Except where prohibited or restricted by law, recipient’s acceptance of the Award constitutes the recipient’s agreement and consent for Sponsor and any of its designees to use and/or publish recipient’s entry, full name, city and state of residence, photographs or other likenesses, pictures, portraits, video, voice, testimonials, biographical information (in whole or in part), and/or statements made by recipient regarding the Award or Sponsor, worldwide and in perpetuity for any and all purposes, including, but not limited to, advertising, trade and/or promotion on behalf of Sponsor, in any and all forms of media, now known or hereafter devised, including, but not limited to, print, TV, radio, electronic, cable, or World Wide Web, without further limitation, restriction, compensation, notice, review, or approval.

New York Life is committed to safeguarding the privacy of participating families.

- Personal information will be used only in accordance with these rules and applicable law.
- Public-facing materials will use only the child’s first name, age, and submission content unless otherwise agreed.

11. General Conditions

Sponsor, EnTribe and their respective parents, subsidiaries, affiliates, divisions, partners, representatives, agents, successors, assigns, employees, agents, officers and directors shall not have any obligation or responsibility, including any responsibility to award any Award to applicants, with regard to: (a) submissions that contain inaccurate information or do not comply with or violate the Official Rules; (b) submissions, Award claims or notifications that are lost, late, incomplete, illegible, unintelligible, damaged or otherwise not received by the intended recipient, in whole or in part, due to computer, human or technical error of any kind; (c) submitters who have committed fraud or deception in entering or participating in the Award or claiming the Award; (d) telephone, electronic, hardware, software, network, Internet or computer malfunctions, failures or difficulties; (e) any inability of the Award recipient to accept the Award for any reason; (f) if the Award cannot be made due to delays or interruptions due to Acts of God, natural disasters, terrorism, weather or any other similar event beyond Sponsor’s reasonable control; or (g) any damages, injuries or losses of any kind caused by any Award or resulting from awarding, acceptance, possession, use, misuse, loss or misdirection of any Award or resulting from participating in this Award or any promotion or award related activities. Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be (a) tampering with the entry process or the operation of the Award, or with any website promoting the Award; (b) acting in violation of the Official Rules; or (c) entering or attempting to enter the Award multiple times through the use of multiple email addresses or the use of any robotic or automated devices to submit entries. If Sponsor determines, in its sole discretion, that technical difficulties or unforeseen events compromise the integrity or viability of the Award, Sponsor reserves the right to void the submissions at issue, and/or terminate the relevant portion of the Award,

including the entire Award, and/or modify the Award and/or award the prize from all eligible submissions received as of the termination date.

12. Limitations of Liability

The Released Parties are not responsible for: (a) any incorrect or inaccurate information, whether caused by applicants, printing errors or by any of the equipment or programming associated with or utilized in the Award; (b) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (c) unauthorized human intervention in any part of the entry process or the Award; (d) technical or human error in the administration of the Award or the processing of registrations; or (e) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from submitter's participation in the Award or receipt or use or misuse of any prize. If for any reason a submitter's registration is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, submitter's sole remedy is another entry in the Award. No more than the stated number of each Award will be awarded.

13. Disputes

Submitter agrees that: (a) any and all disputes, claims and causes of action arising out of or connected with this Award, shall be resolved individually, without resort to any form of class action; (b) any and all disputes, claims and causes of action arising out of or connected with this Award, or the prize awarded, shall be resolved exclusively by the United States District Court or the appropriate New York State Court located in New York County, New York; (c) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with applying for this Award, but in no event attorneys' fees; and (d) under no circumstances will applicant be permitted to obtain awards for, and submitter hereby waives all rights to claim punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the applicant and Sponsor in connection with the Award, shall be governed by, and construed in accordance with, the laws of the State of New York, without giving effect to any choice of law or conflict of law rules (whether of the State of New York or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of New York.