

“KEEPING UP WITH THE JONESES – Hidden Art Around the World” CHALLENGE OFFICIAL RULES

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

VOID WHERE PROHIBITED OR RESTRICTED BY LAW.

Description. The “Keeping up with the Joneses – Hidden Art Around the World” Challenge (“Challenge”) is sponsored by Edward D. Jones & Co., L.P. (“Sponsor”), 12555 Manchester Road, St. Louis, MO 63131.

This Challenge is subject to all applicable federal, state and local laws and regulations and is void where prohibited or restricted by law.

By submitting an entry (“Entry”), each entrant (“Entrant”) unconditionally accepts and agrees to comply with and abide by these official rules (“Official Rules”) and the decisions of the Sponsor, which shall be final and binding in all respects. Questions, comments, or concerns related to the Challenge should be directed to Sponsor at [EMAIL] or [PHONE].

The entry submission period begins on August 11, 2025 at 12:00:01 AM (Coordinated Universal Time, UTC) and ends on August 31, 2025 at 11:59:59 PM (Coordinated Universal Time, UTC) (the “Entry Submission Period”).

Entrants who elect to participate in the Challenge (explained below) acknowledge that they have knowingly, intentionally, and voluntarily elected to participate in the Challenge and represent that they have no physical or medical condition which would endanger the Entrant or others if the Entrant participates in the Challenge. Entrants who elect to participate in the Challenge further agrees that they will be responsible either through their medical insurance and/or personally for all costs associated with any medical treatment that may be required as a result of their participation.

Challenge Overview. The Challenge is a 28-day team activity challenge¹. Each team's cumulative step count will progress the team through the Challenge to the finish line. The Challenge is broken down into (15) destinations. It will take 1,904,000 total steps per team to reach the end of the challenge based on 8,500 steps per team member per day. Teams will have until September 28, 2025, at 11:59:59 PM (Coordinated Universal Time)

¹ Recognizing that associates may have different ability levels, every effort has been made to utilize inclusive language to describe this challenge. For example, based on prior year feedback, instead of labeling the challenge as a "step" challenge, we have described it as an activity challenge. The intent is to be inclusive of all persons, irrespective of any unique challenges they may have. Any person unable to complete the activities described herein should contact Personify Health so that an alternative activity may be identified for them. If you have any concerns about any activity referenced, please contact Personify Health at 833-880-4209 to discuss accommodation.

to finish the Challenge. In order for the activity to be recorded for the Challenge, Eligible Entrants should link a fitness tracking device to the Personify Health App or the Personify Health website by following onscreen instructions within the Personify Health App or website. For detailed information on syncing the device to the Personify Health App, contact Personify Health at 833-880-4209 or edwardjones.support@personifyhealth.com

Eligibility. The Challenge is open to any natural person who meets all the following requirements: (a) is a legal resident of the United States of America, including the District of Columbia, or Canada (however, residents of the province of Quebec are not eligible to receive Early Enrollment or Milestone Eight Prizes, as defined below), (b) (i) is an Edward Jones Associate as of August 1, 2025, or (b)(ii) is a spouse or domestic partner of an Edward Jones Associate enrolled in the Edward Jones medical plan as of August 1, 2025 and (c) is an actively employed Associate of Edward Jones has reached their 18th birthday prior to the end of the Challenge (“Eligible Entrants”). Notwithstanding the foregoing Edward Jones General Partners and spouses and domestic partners of Edward Jones General Partners are welcome to participate in the Challenge as Eligible Entrants and are welcome to receive the allowance, but they are not eligible to receive Prizes, as defined below. Additionally, employees of Personify Health, and such employees' immediate families (parent, child, sibling and spouse) and persons living in the households of any of the foregoing, whether related by blood or law are not eligible to enter the promotion and thus are not Eligible Entrants.

How to Enter the Challenge. Eligible Entrants may submit an Entry by participating in the Challenge or via the alternate method of entry described below.

1. **Entry via Challenge Participation:** Participation is completely voluntary. Eligible Entrants will need to download the Personify Health App from the Google Play store or the Apple App Store, or access the Challenge on the Personify Health website, located at <http://join.personifyhealth.com/EdwardJones>. To access the Personify Health App Mobile Guide click [here](#).

After activating an account, Eligible Entrants will elect a team option by selecting either "Suggested Teams, Create a Team or Find Me a Team". Eligible Entrants may switch teams or team options through September 5, 2025. If an Entrant unenrolls in the Challenge, they will not be able to rejoin after September 5, 2025. Teams will be eight (8) Eligible Entrants in size. In the event a group of Eligible Entrants does not create a full team, Personify Health will not combine groups of Eligible Entrants to create full teams and will keep teams at the size enrolled at the time registration closes. Each Eligible Entrant can only participate on one team. If Eligible Entrants do not make a team selection, they will NOT be placed on a team by Personify Health at the end of registration. Teams with less than eight (8) members will be required to complete the same total amount of team steps to progress through the Challenge.

Once a team decision is made, Eligible Entrants will have the opportunity to sync an existing fitness tracker or smart phone to the Personify Health App or to

<http://join.personifyhealth.com/EdwardJones> or purchase a device within the App. Entrants who have already synced a device to the Personify Health App will not need to do so again.

Sponsor assumes no responsibility for Eligible Entrants' (as defined below) device costs, including but not limited to voice and data usage charges and costs for device acquisition and repair. By participating in this Challenge, the Eligible Entrant acknowledges that he/she alone is responsible for all costs associated with his/her device and Eligible Entrants understand that usage of his/her device may increase amounts due under his/her device's voice and/or data plan. Eligible Entrants are responsible for ensuring their activity is synchronized with the Personify Health App by the upload deadline, **only seven days worth of data can be uploaded retroactively.**

2. **Alternate Method of Entry:** In lieu of the above method, Eligible Entrants may submit an Entry for the Challenge Prizes by emailing their full name, email address, phone number, and residential address to well-being@edwardjones.com using the subject line "KEEPING UP WITH THE JONESES – Hidden Art round the World" CHALLENGE – Alternate Entry." One submittal of an email through this process will enable such Entrants to be entered into all of the Challenge Prizes.

Challenge Prizes. A total of 50 Prizes (as defined in this Section, including Table 1) will be disbursed by Sponsor in the Challenge according to the following destinations:

Early Enrollment Prize: Ten (10) Entrants will receive a \$100.00 Prize in the form of Personify Health Rewards Cash (US and Canada**) if they enroll to participate in the challenge between August 11 through August 15 by 11:59.59 (Coordinated Universal Time, UTC). Enrollment is defined as electing a team option by selecting either "Create a Team, "Join a Team" or "Put Me on a Team". Approximate Retail Value (ARV) is \$100.00).

Post to the Chat: Entrants post a comment or photograph to the social chat feature at least once a week for all weeks of the challenge during the challenge will be entered in a drawing for a chance to win one (1) of ten (10) \$50 in Personify Health Rewards Cash (US and Canada**). Approximate Retail Value (ARV) is \$50.00.

Complete Milestone Eight (8): If a team reaches Destination Milestone Eight, all individual members of the team will be entered into a drawing for a chance to receive the following Prizes: One of ten (10) \$50 in Personify Health Rewards Cash (US and Canada**). Approximate Retail Value (ARV) is \$50.00².

Complete the Challenge: All individuals who complete at least 238,000 steps by the end of the Challenge and have synced steps by October 2, 2025 at 11:59.59 (Coordinated Universal Time, UTC) will be eligible to be entered into the drawing for one (1) of twenty (20) \$100 in Personify Health Rewards Cash (US and Canada**) (Approximate Retail Value (ARV) \$100.00) ².

*Subject to applicable taxes.

**Based upon Canadian conversion rate at the completion of the challenge.

Table 1

Destination Milestone	Cumulative Team Steps***	Prize Details	Prize Count
1	0		
2	136,000		
3	272,000		
4	408,000		
5	544,000		
6	680,000		
7	816,000		
8	952,000	\$50 Personify Health Rewards Cash *subject to taxes when redeemed	10 members who reach destination 8
9	1,088,000		
10	1,224,000		
11	1,360,000		
12	1,496,000		
13	1,632,000		
14	1,768,000		
15	1,904,000	\$100 Personify Health Rewards Cash *subject to taxes when redeemed	20 finishers
Early Enrollment & Election to a Team	No Activity/step requirement	\$100 Personify Health Rewards Cash *subject to taxes when redeemed	10 enrollees
Posting to the chat	No Activity/Step requirement	\$50 Personify Health Rewards Cash *subject to taxes when redeemed	10 enrollees

² All Eligible Entrants enrolled in the Challenge, including those entered via the Alternate Method of Entry, may compete for this Prize. Please contact Personify Health at 833-880-4209 to discuss any reasonable activity accommodation which you may need. Please contact Personify Health at 833-880-4209 to discuss any reasonable activity accommodation which you may need.

*** The cumulative team step/activity amounts will remain the same for teams with less than eight members. The average steps/activity per day for each individual will still contribute to the individual goal of 8,500 per day; however, it will take longer to progress through the destinations for teams with less than eight members.

Winner Selection. The selection of Winners of the Milestone Prizes shall be made by randomly drawing the names of Eligible Entrants who complete Destination 8 and 14 (or submit an Entry for this Prize via the alternate method of entry described above); those who enroll and make a team selection as described in the "Early Enrollment Prize" above (or submit an Entry for this Prize via the alternate method of entry described above); and those who make a post to the news feed in the Personify Health App as described in "Post to the Chat" above (or submit an Entry for this Prize via the alternate method of entry described above). The selection of Winners will take place on October 3, 2025. In the event an Eligible Entrant has been randomly selected in such manner (each being, a "Winner," and collectively, "Winners") cannot be contacted by mail, email, or phone within five (5) business days of the drawing date, fails to return the required documents, or refuses or is unable to accept the Prize, another Winner will be randomly drawn from the pool of Eligible Entrants until all 60 Prizes have been successfully delivered. Receiving a Prize is contingent upon compliance with these Official Rules.

Transfer and Substitution of Prizes. No transfer of Prizes is permitted. No substitution of Prizes is permitted, except as provided for herein. Sponsor reserves the right to substitute Prizes, models and/or options of equal or greater value and features, if necessary for any reason.

Applicable Taxes. Each Winner is responsible for the reporting and payment of all applicable federal, state and local taxes of Prizes and will hold Sponsor harmless from liability for failure to timely report and/or pay such taxes.

Sponsor does not make, and hereby expressly disclaims, any warranty, representation or guarantee, express or implied, in fact or in law, relative to the Prize delivered in the Challenge including but not limited to quality, fitness for purpose or mechanical condition. Delivery of Prizes is subject to product availability.

Edward Jones Medical Plan Discount (US Only). Eligible Entrants who average eight thousand five-hundred (8,500) steps per day during the Challenge will be eligible for \$150 of the "Lifestyle Activity" discount if they are enrolled in a 2025 medical coverage option offered through the Edward D. Jones & Co. Employee Health & Welfare Program (the "Plan"). Entrants will meet the average of 8,500 steps per day by reaching a minimum of 238,000 steps total from the beginning of the challenge on September 1, 2025 through completion of the Challenge on September 28, 2025 at 12:59:59 Coordinated Universal Time, UTC). Discounts will be available to all Associates enrolled in the Plan in 2025.

If an Eligible Entrant and/or his/her spouse/domestic partner, as applicable, enrolled in the Plan in 2025 is unable to meet this standard, he or she may be entitled to a reasonable accommodation or an alternative standard in order to earn the same discount. Eligible

Entrants may contact Personify Health at 833-880-4209 in order to request a reasonable accommodation or an alternative standard and they will work with them (and if they wish, with their doctor) to find a well-being program with the same discount that is right for them in **light of their health status. This discount is not considered a Prize.** This Section 10 is included as a summary of the medical plan discount only and is not intended to replace more complete descriptions of the program presented elsewhere, including in the Plan's enrollment materials and/or summary plan description.

Odds of Receiving a Prize During the Challenge. The odds of receiving a Prize during the Challenge are dependent upon the number of Entries received.

Winner Notification Verification. Winners will be notified via phone or email using the information in Sponsor's records no later than October 10th. Each Winner of Personify Health Cash may be required to sign affidavits of eligibility, tax acknowledgment forms, liability releases and, except where prohibited by law, a use of name and likeness release ("Winner Documents"), and return such Winner Documents to Sponsor within ten (10) business days of such Winner's receipt. If (a) any Prize notification is returned as undeliverable, (b) a Winner declines his or her Prize, (c) a Winner fails to provide complete entry information and/or timely reply to and/or return all required Winner Documents within the designated time period, or (d) a Winner fails to comply with any of the Official Rules as outlined herein, such Winner will be disqualified and an alternate Winner will be selected in accordance with these Official Rules. If an alternative Winner fails to comply with the Official Rules within 30 days after the end of the Entry Submission Period, Sponsor may donate such Prizes, at Sponsor's discretion, to a charity of Sponsor's choice. If the Sponsor is unable to deliver Prizes as described above the Sponsor may convert the Prizes to cash, at its discretion, and donate the cash to such charity. By accepting a Prize, Winner grant Sponsor the right, unless prohibited by law, to use his/her name, voice, image and likeness, without compensation, for the purpose of advertising and publicizing their goods and services of all kinds and all matters related to the Challenge, in any manner or medium, throughout the world in perpetuity.

Indemnification. By entering the Challenge, to the fullest extent allowed by applicable law, Eligible Entrants on behalf of themselves, their executors, assigns and heirs, agree to indemnify and hold harmless Edward D. Jones & Co., L.P. and Personify Health and their affiliates (the "Challenge Entities") from and against any and all claims, actions, demands and/or liability for personal injury, death, property damage or loss to any person or property or causes of action relating to participation in this Challenge, or any travel related thereto (regardless of the cause of such injury or loss), the delivery and/or subsequent use or misuse of any of the Prizes received, or printing, distribution or production errors. Eligible Entrants agree to release all rights to bring any claim, action or proceeding against Challenge Entities, further covenant not to sue Challenge Entities and hereby acknowledge that neither Sponsor nor any of its affiliates have made or are in any manner responsible or liable for any warranty, representation or guarantee, express or implied, in fact or in law, relative to the Prizes. By entering, Eligible Entrants agree that all issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, Eligible Entrants' rights and obligations, or the

rights and obligations of the Sponsor in connection with the Challenge, shall be governed by, and construed in accordance with, the laws of the State of Missouri, without giving effect to any choice of law or conflict of law rules. By entering, Eligible Entrants consent to the jurisdiction and venue of the federal, state and local courts located in St. Louis, Missouri. Each Eligible Entrant waives any and all objections to jurisdiction and venue in these courts and hereby submits to the jurisdiction of these courts.

General Terms. Noncompliance with any of these Official Rules may result in disqualification. **Any violation of these Official Rules by a Winner will result in such Winner/s disqualification as a Winner and all privileges as a Winner will be immediately terminated.**

Sponsor assumes no responsibility for incorrect or inaccurate entry information whether caused by any of the equipment or programming associated with or utilized in this Challenge or by any human error which may occur in the processing of the entries in this Challenge. Sponsor is not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers, or providers, computer equipment, software, failure of any email or servers on account of technical problems or traffic congestion on the Internet or at any website, or any combination thereof, or any incomplete, lost, late, delayed, misdirected or garbled data, or failure to receive data, including, without limitation, any injury or damage to Eligible Entrant's or any other person's hardware, including, but not limited to: a computer, fitness tracker, or smart phone, related to or resulting from participation or downloading any materials or software or attempts to participate in or download materials or software related to this Challenge. Sponsor is not responsible for any typographical or other error in the printing of the offer, administration of the Challenge, or in the announcement of the Prizes and the Winners. If, for any reason, the Challenge is not capable of running as planned, or is disrupted or corrupted, including, without limitation, by strikes, acts of war or terrorism, infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical or system failures, or any other causes beyond the control of Sponsor which corrupts or affects the administration, security, fairness, integrity or proper conduct of this Challenge or for any reason Sponsor deems it necessary, Sponsor reserves the right in its sole discretion to cancel, terminate, modify or suspend the Challenge or to determine the Winners in its sole discretion. All interpretations of these Official Rules and decisions by Sponsor are final. No software-generated, robotic, programmed, script, or macro methods of Entry or participation permitted. Sponsor reserves the right in its sole discretion to disqualify any individual it suspects or finds: (a) to have used a software-generated, robotic, programmed, script, macro or other automated online or text message entry or method of participation; (b) to have tampered with the entry process or the operation of this Challenge; (c) to be acting in violation of these Official Rules; (d) to be acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person; or (e) to have provided inaccurate information on any legal documents submitted in connection with this Challenge. **Caution: Any attempt by an individual to deliberately damage any website or app, or undermine the legitimate operation of the Challenge is a violation of criminal and civil laws and should such an attempt be made, Sponsor reserves the right to seek damages from any such individual to**

the fullest extent permitted by law. Each Eligible Entrant waives any and all objections to jurisdiction and venue in these courts and hereby submits to the jurisdiction of those courts.

Sponsor assumes no responsibility when Eligible Entrants log on to a third-party website. Sponsor assumes no responsibility for an Eligible Entrant's disclosure of any personal information on any third-party website. Sponsor assumes no responsibility for any personal information obtained by a third-party website. Sponsor encourages Eligible Entrants to read the privacy statements of each and every third-party website that collects personally identifiable information.

Request for the Names of the Prize Winners and Official Rules. For the name of the Prize Winners and/or Official Rules, send a self-addressed stamped envelope to (please specify "Official Rules" or "Winners List" on the envelope):

Keeping up with the Joneses, Hidden Art Around the World
c/o Benefits
12555 Manchester Road
St. Louis, MO 63131

Obtain the Official Rules online at: www.edwardjonesbenefits.com/promotion. All requests for a copy of the Official Rules and for the names of the Winners must be made by December 6, 2025. Vermont residents may omit return postage.

Use of Data. Personify Health will collect personal information of the individuals that register on the App, including: an email address, password, personal and demographic information; Internet Protocol (IP) address, a unique smart phone device identifier, domain name of your Internet service provider, your geographic location, aggregated information that cannot be used to specifically identify you when you visit or use the Jiff Software & Service ("Personal Information") Please review the Sponsor's Privacy Policy at <http://www.edwardjones.com/privacy>. Please review the Personify Health, Inc., Privacy Policy at <https://personifyhealth.com/general-privacy-notice/>, which is incorporated by reference herein. By participating in the Challenge, Eligible Entrants hereby agree to Sponsor's and Personify Health's collection and usage of their Personal Information and acknowledge that they have read and accepted Sponsor's and Personify Health's Privacy Policy. By submitting an Entry, Entrant grants Sponsor permission to share Entrant's email address and any other personally identifiable information, including information and/or materials provided at the time of Entry, with necessary parties for the purpose of administration and Prize fulfillment or as otherwise outlined herein and/or in Sponsor's privacy policy.

Disclaimer. Except as otherwise required by applicable law, Sponsor, the Challenge Entities and their respective affiliates, employees, legal representatives, assigns and licensees, are not responsible for any loss or damage associated with an Eligible Entrant entering into the Challenge, the carrying out of the drawing or the provision or otherwise of any aspect of any Prize or any act or omission of any other person or party, and all

warranties, conditions and representations (of any kind) not expressly set out in the Official Rules are hereby excluded.

Termination. Sponsor in its absolute discretion may terminate the Challenge before any Winners are notified.

Assignment. You may not assign or transfer your rights or obligations, or subcontract your obligations, under the Official Rules. Sponsor may assign or transfer its rights or obligations, or subcontract its obligations, under the Official Rules without consent.

Entire Agreement. The Official Rules, and any instructions from Sponsor, constitute the entire agreement between an Eligible Entrant and Sponsor, superseding any prior agreements between an Eligible Entrant and Sponsor on the subject matter herein. Any failure or delay by Sponsor in exercising or enforcing, or partial exercise or enforcement of, any right or provision of the Official Rules shall not constitute a waiver of such right or provision (or waive any further exercise or enforcement) or any other right or provision.