

**OFFICIAL RULES
OF THE ZACH HART AGENCY GOOD SAMARITAN CONTEST**

- 1. NO PURCHASE NECESSARY TO ENTER OR TO WIN. A PURCHASE WILL NOT INCREASE YOUR ODDS OF WINNING. SUBJECT TO APPLICABLE FEDERAL, STATE, LOCAL AND MUNICIPAL LAWS AND REGULATIONS, VOID WHERE PROHIBITED.**

- 2. Eligibility.** Subject to the additional restrictions below. **The Zach Hart Agency Good Samaritan Contest** (“The Contest”) is open to legal U.S. residents, excluding residents of New York and Rhode Island, who are 18 years or older at the time of entry. Employees and independent contractors of The Zach Hart Agency, LLC (“Sponsor”) are not eligible to enter or to win.

- 3. How to Enter:** The Contest will begin at 8 a.m. (E.T.) on Friday, March 16, 2017 and end at 11:59 p.m. (E.T.) on Friday, June 30, 2017 (the “Contest Period”). During the Contest Period, Do a Random Act of Kindness and post it on the American Income Life Zach Hart Agency Facebook Page at facebook.com/hartattackz or tag the video or picture on Instagram at [@hartattackz](https://instagram.com/hartattackz). You may also mail in entries at Zach Hart Agency Good Samaritan Contest, 901 Tower Dr. Ste. 100, Troy, MI 48098.

By entering you agree to the terms of the Official Rules and to receive e-mails from Sponsor or those directed by Sponsor. All entries become property of the Sponsor and none will be returned.

- 4. Winner Selection.** On or about Thursday, July 13, 2017, one (1) Winner will be chosen through a process of random selection among all eligible entries received.

- 5. Prizes and Odds.** The Winner will receive: (1) Ten Thousand (\$10,000.00) Dollars; and (2) The right to have Sponsor donate Five Thousand (\$5,000.00) Dollars to the charity (registered with the IRS as a 501(C)(3)) of his or her choice. The Odds of you winning depend on the number of videos or pictures you post or mail in. The Winner will be chosen through a process of random selection.

- 6. Winner Notification and Acceptance.** The Winner will be notified on or about Thursday, July 13, 2017 at the email address (primary) or phone number

(secondary) provided by each entry. Sponsor will send an email during regular business hours to the email provided by entry and include response deadline, before which the winner must accept prize. If notified by phone, Sponsor will call during regular business hours at number provided by entry and will leave no message. Failure to respond to email notification by the deadline stated in such notification, or return of email notification as undeliverable may result in disqualification and an alternate winner may be selected from among all remaining eligible entries. Failure to reach winner by phone after three (3) attempts may result in disqualification of winner, forfeiture of his or her interest in the prize, and selection of a substitute winner from among all remaining eligible entries. The Prize is non-assignable and nontransferable. No substitutions allowed by winner. The Winner is solely responsible for reporting and payment of any taxes on prizes. The Winner may be required to complete an affidavit of eligibility/liability and publicity release which must be returned as instructed by Sponsor. Failure to complete, sign and return the affidavit or release or to comply with any term of condition of these Official Rules, may result in a winner's disqualification, the forfeiture of his or her interest in the prize, and the award of the prize to a substitute winner. Except where prohibited, acceptance of any prize constitutes winner's consent to the publication of his or her name, biographical information and likeness in any media for any commercial or promotional purpose, without limitation the Internet, and without further compensation. The Winner may waive his or her right to receive the prize. If the Prize is not claimed by an eligible winner in accordance with these rules, the Prize will not be awarded and will remain the property of the Sponsor.

- 7. Participation.** By participating, entries agree to be bound by these Official Rules. Sponsor reserves the right to disqualify persons found tampering with or otherwise abusing any aspect of this Contest as solely determined by Sponsor. In the event the Contest is compromised by a virus, non-authorized human intervention, tampering or other causes beyond the reasonable control of Sponsor which corrupts or impairs the administration, security, fairness or proper operation of the Contest, Sponsor reserves the right in its sole discretion to suspend, modify or terminate the Contest. Should the Contest be terminated prior to the stated expiration date, Sponsor reserves the right to award the Prize based on the entries received before the termination date. Sponsor will not be responsible for incomplete, lost, late, postage-due, misdirected, or illegible entries, or for failure to receive entries or other electronic communications due to transmission failures or technical failures of any kind, including, without limitation, malfunctioning of any network, hardware or software, whether originating with sender or Sponsor.

- 8. Construction.** The invalidity or unenforceability of any provision of these rules shall not affect the validity or enforceability of any other provision. In the event that any such provision is determined to be invalid or otherwise unenforceable, these rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein.
- 9. Sponsor.** The Zach Hart Agency, LLC – Good Samaritan Contest is sponsored by The Zach Hart Agency, LLC. Sponsor will not be responsible for typographical, printing or other inadvertent errors in these Official Rules or in other materials relating to the Contest. For notice of the Winner (available after July 13, 2017), send a self-addressed, stamped envelope to “The Zach Hart Agency, LLC. – Good Samaritan Contest, 901 Tower Dr. Ste.100 Troy, MI 48098.” If you have questions regarding this Contest, please contact John Little: info@jittlelaw.com, (248) 865-3455.
- 10. General Rules.** The Contest is offered by The Zach Hart Agency, LLC., which is not responsible for (i) late, lost, delayed, damaged, postage-due, incomplete, illegible, misdirected or undeliverable entries, responses, or other correspondence, whether by e-mail or postal mail or otherwise; (ii) theft, destruction unauthorized access to or alterations of entry materials; or (iii) phone, electrical, network, computer, hardware, software program or transmission malfunctions, failures or difficulties. By participating in the Contest, entrants further agree to waive, release, indemnify, defend and hold harmless Sponsor and its parent, affiliated companies and subsidiaries and its directors, officers, employees, sponsors, attorneys, and agents, including advertising and Contest agencies, and assigns, and any other organizations related to the Contest, including, but not limited to Facebook and Instagram (together, the “Released Parties”), from and against, any claims, injuries (including death), loss, expenses or damages and/or liabilities of any nature that in any way arise in whole or in part from the acceptance, possession, use of enjoyment of a prize or parts thereof, participation in the Contest, or in any prize-related activity, including, without limitation, any (i) condition caused by events beyond Sponsor’s control that may cause the Contest to be disrupted or corrupted, (ii) injuries, losses , or damages (compensatory, direct, incidental, consequential or otherwise) of any kind arising in connection with or as a result of the prize, or acceptance, possession, or use of the prize, or from participation in the Contest, (iii) printing or typographical errors in any materials associated with the Contest, or (iv) electronic network or computer failures or malfunctions, or other hardware, software or technical errors of any kind, including any injury or

damage to any person's computer related to, or resulting from, participation in the Contest or for other errors or difficulties of any kind whether human, mechanical, electronic, computer, network, typographical, printing or otherwise relating to or in connection with the Contest, including, without limitation, errors or difficulties which may occur in connection with the administration of the Contest. **IN NO EVENT WILL SPONSOR BE LIABLE TO ENTRANTS FOR ANY DIRECT, SPECIAL, INCIDENTAL, EXEMPLARY, PUNITIVE OR CONSEQUENTIAL DAMAGES (INCLUDING LOSS OF USE, DATA, BUSINESS OR PROFITS) ARISING OUT OF OR IN CONNECTION WITH ENTRANTS' PARTICIPATION IN THE CONTEST, WHETHER SUCH LIABILITY ARISES FROM ANY CLAIM BASED UPON CONTRACT, WARRANT, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY OR OTHERWISE, AND WHETHER OR NOT SPONSOR HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH LOSS OR DAMAGE.**

- 11. Additional Conditions.** Except where prohibited, entrants consent to the use of his/her name, photo, video, and/or likeness, biographical information, and entry materials for advertising and promotional purposes, including without limitation, inclusion in Sponsor's newsletter, Facebook page or home page without additional compensation. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. The Contest is subject to these Official Rules and all applicable federal, state, provincial and local laws and regulations apply. As stated above, the Contest is void where prohibited or restricted by law. These Official Rules are governed by the law of the State of Michigan, excluding rules governing choice of laws.
- 12. Lawsuits.** Any action, suite or case arising out of, or in connection with, this Contest or these Official Rules must be brought in the state or federal courts located in Michigan.
- 13. Binding Agreement.** In order to enter the Contest, you must agree to these Official Rules. Therefore, please read these Official Rules prior to entry to ensure you understand and agree. You agree that submission of an Entry in the Contest constitutes agreement to these Official Rules. You may not submit an Entry to the Contest and are not eligible to receive the prize described in these Official Rules unless you agree to these Official Rules. These Official Rules form a binding legal agreement between you and the contest sponsor for the purposes of this Contest.