

# Terms and Conditions for Referrals 2.0 Promotional Program

## Eligibility and Participation

- **Eligible Participants:** This promotional offer (the "Promotional Offer") is available to both new and existing direct-to-consumer (DTC) users, including:
  - Users on a free trial (can refer but will not receive their reward until after they have started their paid membership)
  - Users with a monthly or annual membership
- To qualify, participants must:
  - Have an active Origin account
  - Complete the Required Actions, detailed below, during the Promotional Period
- **Promotional Period:** The Promotional Period begins at 12:01 AM Pacific Standard Time on April 7, 2025.

## Promotion Details

- **Required Actions:** Participants must complete the following actions to qualify for the Promotional Offer:
  - Refer friends to Origin by generating a customized referral link
  - The referred friend(s) must sign up for an annual plan to be eligible
  - The referred friend(s) must complete their annual membership payment
- **Rewards:** Eligible participants who complete the Required Actions will receive the following tiered rewards:
  - Refer 1 friend → Get \$50 Visa gift card
  - Refer 2 friends → Get another \$50 Visa gift card (limit two \$50 Visa gift cards per referring participants)
  - Refer 3 friends → Unlock a lifetime Origin membership
- **Referred Friend Benefits:** Referred friends who sign up will receive:  
An additional 20% off on an annual membership (which corresponds to 50% off on the membership full price with a monthly plan)

## Additional Terms

- **Reward Delivery:**

The \$50 reward will be issued as a virtual prepaid Visa card within 7 days after the referred friend completes their annual membership payment (without getting a refund or canceling their membership in that time)

- The virtual prepaid Visa card will be delivered both in the app and via email to the referring participant. Please note, if you have an Apple Private Relay email account, you will not receive an email alerting you to receipt of your Visa gift card. Origin is not responsible for any Visa gift cards that are not received by the referring participant because the referring participant has an Apple Private Relay account or if the gift card goes to a spam folder, among other reasons.
- Virtual prepaid Visa is only valid in the United States.
- For users who refer during their free trial, they will not be able to redeem their reward until they have started their paid membership

- **Lifetime Membership:**

A lifetime membership means that you'll never have to pay for Origin again

- Your lifetime membership will begin following the end of your current pay period
- If you're on an annual plan, the lifetime membership will begin after your first year is over
- If you're on a monthly plan, your lifetime membership will begin at the start of your next month
- Lifetime membership includes a 30% discount on add-on services such as estate planning and financial planning
- Lifetime membership does not apply to future service tiers that Origin may release at future dates and times

- **Tracking Referrals:** Participants can track their referral progress in the Referrals Hub, which can be found in their profile

- **Cancellation and Refund Policy:**

- If the referred friend cancels and requests a refund within 7 days of paying for the annual membership, the referring participant's reward (whether a prepaid Visa card or lifetime membership) will be canceled
- If the referred friend requests a refund after the 7-day period and the referrer has already redeemed the reward, Origin will flag the referrer for potential fraud and conduct further investigation

- **Fraud Prevention:** Origin has implemented measures to mitigate potential fraud scenarios and reserves the right to investigate and take appropriate action against suspected fraudulent activities
- **Existing Referral Program Users:** Existing users who've used the previous referral program will be eligible for the new program, but they will need to refer new members. Their referral count will start at 0 for the new program
- **Additional Referrals:** For referrers who refer more than 3 people, they don't earn any additional benefits since they have already received the highest benefit of a lifetime membership. For the referee, they can still receive a discount (20%) on the annual plan
- **Combination with Other Promotions:** Referral rewards cannot be combined with other promotions
- **Account Status:** Participant's account must be active to receive rewards
- **Modification and Termination:** Origin reserves the right to modify or terminate this Promotional Offer at any time without prior notice. Any changes will be effective immediately and may affect ongoing participation.
- **Suspicious Activity:** Origin reserves the right to investigate any suspicious activity on the part of referring Participants or referred friends.

## Miscellaneous

- **No Guarantee of Continued Offer:** Participation in this offer does not guarantee that the offer will remain available for any particular duration
- **Limited Time Offer:** This Promotional Offer is available for a limited time only
- **Program Goals:** This program is designed to increase referral-driven acquisitions and encourage referrers to invite multiple people, fostering a community of wealth-builders
- **What Happens If the Referring User Cancels Their Own Lifetime Membership?** If you cancel your Origin membership after earning a lifetime membership through the referral program, your lifetime membership benefits will be forfeited.