

Terms and Conditions for Planner Preparation Checklist (Spending) Promotional Offer

Eligibility and Participation

- **Eligible Participants:** This promotional offer (the “Promotional Offer”) is available exclusively to direct-to-consumer (DTC) users who are new to Origin and do not currently have an account with Origin and have not previously created an account with Origin. To qualify, participants must:
 - Sign up for a free trial of Origin.
 - Complete the Required Actions, detailed below, within twenty-four (24) hours from the time the User created their account.
- **Promotional Period:** The Promotional Period begins at 12:01 AM Pacific Standard Time on November 19, 2024.

Promotion Details

- **Required Actions:** Participants must complete the following actions to qualify for the Promotional Offer:
 1. Connect a minimum of three (3) financial accounts, which must include, at a minimum, one (1) checking account, one (1) savings account, and one (1) investment account to Origin.
 2. Review insights gathered around the User’s spending by reviewing the User’s net worth and cash flow, among other features, within the spending widget.
 3. Refer a friend to Origin by generating a customized referral link or invite a partner to use Origin through Origin’s partner access feature.
- **Reward:** Eligible participants who complete the Required Actions will receive a free 30-minute general Planner Session valued at \$99, only, which must be scheduled within 30 days from the date the reward is given. The reward does not include 60-minute general Planner Session, Budget & Debt Planner Sessions, Portfolio Review Planner Sessions or Tax Planning Planner Sessions, or any other Planner Session SKU that may be created now or in the future.

Additional Terms

- **Redemption Period:** The reward must be redeemed within 30 days from the date it is awarded. Failure to schedule the Planner Session within this period will result in forfeiture of the reward.
- **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.

Miscellaneous

- **No Guarantee of Continued Offer:** Participation in this offer does not guarantee that the offer will remain available for any particular duration.
- **Exclusions:** Employees of Origin and its subsidiaries, as well as existing users or users who receive Origin through their employer, are not eligible for this offer.

Terms and Conditions for Planner Preparation Checklist (Brokerage) Promotional Offer

Eligibility and Participation

- **Eligible Participants:** This promotional offer (the “Promotional Offer”) is available exclusively to direct-to-consumer (DTC) users who are new to Origin and do not currently have an account with Origin and have not previously created an account with Origin. To qualify, participants must:
 - Sign up for a free trial of Origin.
 - Complete the Required Actions, detailed below, within five (5) calendar days from time the User created their account.
- **Promotional Period:** The Promotional Period begins at 12:01 AM Pacific Standard Time on November 19, 2024.

Promotion Details

- **Required Actions:** Participants must complete the following actions to qualify for the Promotional Offer within five (5) calendar days from the start of the User’s free trial to qualify for the Promotion:
 1. Connect a minimum of three (3) financial accounts, which must include, at a minimum, one (1) checking account, one (1) savings account, and one (1) investment account to Origin.
 2. Open and initiate funding of an investment account with Origin.
 3. Refer a friend to Origin by generating a customized referral link or invite a partner to use Origin through Origin’s partner access feature.
- **Reward:** Eligible participants who complete the Required Actions will receive a free 30-minute general Planner Session valued at \$99, only, which must be scheduled within 30 days from the date the reward is given. The reward does not include 60-minute general Planner Session, Budget & Debt Planner Sessions, Portfolio Review Planner Sessions or Tax Planning Planner Sessions, or any other Planner Session SKU that may be created now or in the future.

Additional Terms

- **Redemption Period:** The reward must be redeemed within 30 days from the date it is awarded. Failure to schedule the Planner Session within this period will result in forfeiture of the reward.

- **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.

Miscellaneous

- **No Guarantee of Continued Offer:** Participation in this offer does not guarantee that the offer will remain available for any particular duration.
- **Exclusions:** Employees of Origin and its subsidiaries, as well as existing users or users who receive Origin through their employer, are not eligible for this offer.

Terms and Conditions for Monarch Import Promotional Offer

Eligibility and Participation

- **Eligible Participants:** This promotional offer (the “Promotional Offer”) is available exclusively to direct-to-consumer (DTC) users who are:
 - New to Origin and do not currently have an account with Origin and have not previously created an account with Origin; and
 - Are current Monarch Money account holders.
 - To qualify, participants must:
 - Sign up for a free trial of Origin.
 - Complete the Required Actions, detailed below, no later than seven (7) days from the start of the User’s free trial.
- **Promotional Period:** The Promotional Period begins at 12:01 AM Pacific Standard Time on November 19, 2024.

Promotion Details

- **Required Actions:** Participants must complete the following actions no later than seven (7) days from the start of the User’s free trial to qualify for the Promotional Offer:
 1. Connect at least one (1) financial account to Origin.
 2. Import their data from Monarch Money to Origin by either uploading a .csv file of their transactions or their latest Monarch membership receipt. Origin will review and verify all Monarch Money transaction and receipt submissions and retains the right to revoke any Promotions that result from fraudulent submissions.
- **Reward:** Participants who complete the Required Actions will receive one (1) free year of Origin service, applied immediately after the 7-day free trial period ends.

Additional Terms

- **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.

Miscellaneous

- **No Guarantee of Continued Offer:** Participation in this offer does not guarantee that the offer will remain available for any particular duration.
- **Exclusions:** Employees of Origin and its subsidiaries, as well as existing users or users who receive Origin through their employer, are not eligible for this offer.