

ABLEnow® Account Sweepstakes

No Purchase Necessary to Enter to Win. A purchase will not increase your chances of winning.

Commonwealth Savers PlanSM (CSP) an independent state agency of the Commonwealth of Virginia with principal office located at 9001 Arboretum Parkway, North Chesterfield, VA 23236 is sponsoring a giveaway of four (4) contributions of \$500 to an ABLEnow account (Sweepstakes). ABLEnow is an Internal Revenue Code Section 529A qualified ABLE program. A Section 529A ABLE account is an individual savings account for eligible individuals with certain disabilities intended specifically for the payment of qualified disability expenses.

Prize:

Four (4) randomly selected winners will each win one (1) contribution of \$500 to a new ABLEnow account or an existing ABLEnow account (Prize). The Prize value is \$500. ABLEnow accounts have specific eligibility requirements for Account Owners as set out in the ABLEnow Program Description.

SWEEPSTAKES TERMS & CONDITIONS

By entering and participating in the Sweepstakes, each entrant fully and unconditionally agrees to and accepts the following Sweepstakes Terms & Conditions which are final and binding in all matters related to the Sweepstakes:

Eligibility:

1. Must be a U.S. citizen or legal U.S. resident 18 years old or older at time of account opening or have an Authorized Individual over age 18 and meet all eligibility requirements to open an ABLEnow account set out in the ABLEnow Program Description including, but not limited to, only owning one qualified ABLE account (the ABLEnow Account) and passing the identification verification process.
2. Employees of CSP, as well as its agents, successors and assignees, and individuals engaged in the development, production or distribution of Sweepstakes materials, their advertising and promotion agencies and any and all other persons associated with the Sweepstakes and each of their immediate family members (spouse; parents, siblings, children, grandchildren and their spouses; and in-laws) and members of the same household (whether or not related) are not eligible to participate in the Sweepstakes or to be named as the Account Owner, Authorized Individual, or Designated Beneficiary of the Prize.

Timing:

1. The Sweepstakes begins July 1, 2026 and ends on June 30, 2027 (Sweepstakes Term). During the Sweepstakes Term there are two (2) ways to enter: (1) Onsite by visiting the ABLEnow booth at select events in Virginia held during the Sweepstakes Term during times when the ABLEnow booth is open by completing and submitting a designated official paper entry slip or by using the designated computer at the ABLEnow booth to submit an entry (as determined by CSP and made available at each event) to receive one (1) entry into the Sweepstakes; or (2) Online by visiting www.ablenow.com/win during the Sweepstakes Term, complete the online entry form and submit it to receive one (1) entry into the Sweepstakes.

CSP's staff and computers are the official timekeeper for the Sweepstakes. Odds of winning depend on number of entries received. **One entry per person regardless of method of entry.**

2. The first winner for entries received from July 1, 2026 through September 30, 2026 will be selected at random from all eligible entries on or about October 5, 2026. CSP will use its best efforts to notify the winner on or about October 7, 2026 by email or phone. The second winner for entries received from October 1, 2026 through December 30, 2026 will be selected at random from all eligible entries on or about January 4, 2027. CSP will use its best efforts to notify the winner on or about January 6, 2027 by email or phone. The third winner for entries received from December 31, 2026 through March 31, 2027 will be selected at random from all eligible entries on or about April 5, 2027. CSP will use its best efforts to notify the winner on or about April 7, 2027 by email or phone. The fourth winner for entries received from April 1, 2027 through June 30, 2027

will be selected at random from all eligible entries on or about July 5, 2027. CSP will use its best efforts to notify the winner on or about July 7, 2027 by email or phone. Submitted entries become the property of CSP.

Requirements of Winner:

1. Winner agrees to comply with all participation requirements promulgated by CSP and to complete and execute all necessary documents including, but not limited to, waivers and releases. Winner agrees to complete and execute necessary documents to open an ABLEnow Account with CSP and to provide additional documents as required by CSP. The ABLEnow Account application must be received by CSP within 45 days from date of Prize notification or Prize is forfeited.
2. Winner will be solely responsible for any applicable local, state and federal taxes on the Prize. CSP may or may not be required to report the Prize amount to the winner via a 1099-MISC and it is the winner's responsibility to consult a tax adviser concerning the tax implications of accepting this Prize.
3. Winner understands and acknowledges that the Prize may be considered income or a resource for certain state or federal means-tested programs, and it is the winner's responsibility to consult an adviser concerning the implications of accepting the Prize.
4. Winner agrees to the use of his or her name, photograph, likeness, statements, testimonials, text and/or sound or video recording of him or her for advertising, promotional, or any other purposes in any medium throughout the world in perpetuity without additional compensation or consent unless required by law for marketing and public relations purposes. Winner or their Authorized Individual agrees to execute a publicity release.
5. The Prize may not be redeemed for cash and no exchanges or substitutions are permitted.

Other Terms:

1. In no event will CSP be responsible or liable for any damages or losses of any kind for lost, late, misdirected, incomplete, or invalid entries.
2. CSP will be collecting personal data about entrants in accordance with the ABLEnow Program Description and Privacy Policy. The ABLEnow Program Description and Privacy Policy is available at ABLEnow.com and entrant is responsible for reviewing a copy of the ABLEnow Program Description and Privacy Policy. By participating in the Sweepstakes and providing their email address and personal information, entrants hereby agree to CSP's collection and use of their personal information and acknowledge that they have read and accepted the ABLEnow Program Description and Privacy Policy.
3. If, in CSP's sole discretion, winner is found to be ineligible to open an ABLEnow Account or not in compliance with these Sweepstakes Terms & Conditions or cannot be found after reasonable efforts are made, winner will be disqualified and an alternate winner will be selected by CSP in its sole discretion. Interpretation of and determinations on the correct application of these Sweepstakes Terms & Conditions shall be made by CSP in its sole discretion and its decisions regarding these matters shall be final. In no event will CSP be responsible or liable for any damages or losses of any kind should winner be found ineligible.
4. By participating in the Sweepstakes, each entrant agrees to indemnify, hold harmless, and waive any claims against CSP, and any of the affiliates, employees, directors, officers, agents, representatives, and assigns of CSP, made by winners, entrants, or any other third parties arising directly or indirectly out of, or in any way connected with, this Sweepstakes or the Prize awarded in connection therewith.
5. By participating in the Sweepstakes, each entrant agrees that the Sweepstakes shall be governed by, and construed in accordance with, the laws of the Commonwealth of Virginia without regard to any choice of law or conflict of law rules. Entrant agrees that venue for any litigation arising out of or related to this Sweepstakes or these Sweepstakes Terms & Conditions shall be in state court located in the City of Richmond, Virginia and hereby consents to jurisdiction of same.
6. This Sweepstakes is subject to all applicable federal, state and local laws. Void where prohibited.

7. CSP reserves the right to modify, extend, suspend, or terminate the Sweepstakes if it determines, in its sole discretion, that the Sweepstakes is technically impaired or corrupted or that fraud or technical problems, failures or malfunctions or other causes beyond CSP's control have destroyed or severely undermined or to any degree impaired the integrity, administration, security, proper play and/or feasibility of the Sweepstakes as contemplated herein. In the event an insufficient number of eligible entries are received and/or CSP is prevented from awarding prizes or continuing with the Sweepstakes as contemplated herein by any event beyond its control, including but not limited to fire, flood, natural or man-made epidemic of health of other means, earthquake, explosion, labor dispute or strike, act of God or public enemy, satellite or equipment failure, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared) or any federal state or local government law, order, or regulation, public health crisis (e.g. SARS), order of any court or jurisdiction, or other cause not reasonably within CSP's control (each a "Force Majeure" event or occurrence), then CSP shall have the right to modify, suspend, or terminate the Sweepstakes. If the Sweepstakes is terminated before the designated end date, CSP will (if possible) select the winner in a random drawing from all eligible, non-suspect entries received as of the date of the event giving rise to the termination. Inclusion in such drawing shall be each entrant's sole and exclusive remedy under such circumstances. Only the type and quantity of prizes described in these Sweepstakes Terms and Conditions will be awarded. These Sweepstakes Terms and Conditions cannot be modified or amended in any way except in a written document issued in accordance with law by a duly authorized representative of CSP. The invalidity or unenforceability of any provision of these Sweepstakes Terms and Conditions shall not affect the validity or enforceability of any other provision. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these Sweepstakes Terms and Conditions shall otherwise remain in effect and shall be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. CSP makes no warranties, and hereby disclaims any and all warranties, express or implied, concerning any Prize furnished in connection with the Sweepstakes.

8. WITHOUT LIMITING THE GENERALITY OF THE FOREGOING, SUCH PRIZES ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, AND CSP HEREBY DISCLAIMS ALL SUCH WARRANTIES, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND/OR NON-INFRINGEMENT.

9. ANY ATTEMPT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, CSP WILL DISQUALIFY ANY SUCH INDIVIDUAL AND RESERVES THE RIGHT TO SEEK DAMAGES (INCLUDING ATTORNEYS' FEES) AND OTHER REMEDIES FROM ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW.

10. For a copy of these Sweepstakes Terms & Conditions and/or the winners' names, send your request and a self-addressed stamped envelope to General Counsel, Commonwealth Savers Plan, 9001 Arboretum Parkway, North Chesterfield, Virginia 23236.

11. Entrants and winners must call 1-844-NOW-ABLE or visit ABLEnow.com to obtain information and all program materials. Seek the advice of a professional concerning any financial, tax, legal or federal or state benefit implications related to opening and maintaining an ABLEnow® account. Participating in ABLEnow involves investment risk including the possible loss of principal. ABLEnow is administered by Commonwealth Savers Plan. For residents of states other than Virginia: your state of residence may sponsor an ABLE plan that offers state tax or other benefits not available through ABLEnow. ©2026 Commonwealth Savers Plan. All Rights Reserved.