



NO PURCHASE IS NECESSARY TO ENTER OR WIN.

1. Eligibility: This Campaign is open only to those who register for the Financial Crash Course for DOCTORS webinar and who are 18 years or older as of the date of entry. The Campaign is only open to legal residents of the US and is void where prohibited by law. Employees of wHealth Advisors, its affiliates, subsidiaries, advertising and promotion agencies, and suppliers, (collectively the “Employees”), and immediate family members and/or those living in the same household of Employees are not eligible to participate in the Campaign. The Campaign is subject to all applicable federal, state, and local laws and regulations. Void where prohibited.

2. Agreement to Rules: By participating, the Contestant (“You”) agree to be fully unconditionally bound by these Rules, and You represent and warrant that You meet the eligibility requirements. In addition, You agree to accept the decisions of wHealth Advisors as final and binding as it relates to the content of this Campaign.

3. Campaign Period: Entries will be accepted online starting on 4/28/2020 at 7am EDT and ending 5/27/2020 at 11:59pm EDT. All online entries must be received by 5/27/2020 at 11:59pm EDT.

4. How to Enter: The Campaign must be entered by submitting an entry using the online form provided at <https://whealthfa.com/crash-course-for-doctors/>. The entry must fulfill all Campaign requirements, as specified, to be eligible to win a prize. Entries that are incomplete or do not adhere to the rules or specifications may be disqualified at the sole discretion of wHealth Advisors. You must provide the information requested (name/email). You may not enter more times than indicated by using multiple email addresses, identities, or devices in an attempt to circumvent the rules. If You use fraudulent methods or otherwise attempt to circumvent the rules, your submission may be removed from eligibility at the sole discretion of wHealth Advisors.



5. Prizes: The FOUR Winners of the sweepstakes (the “Winners”) will receive \$25 digital gift cards for FIGS Scrubs. The specifics of the prize shall be solely determined by wHealth Advisors. No cash or other prize substitution shall be permitted except at wHealth Advisors’ discretion. The prize is nontransferable. Any and all prize-related expenses, including without limitation any and all federal, state, and/or local taxes, shall be the sole responsibility of Winner. No substitution of prize or transfer/assignment of prize to others or request for the cash equivalent by Winner is permitted..

6. Odds: The odds of winning depend on the number of eligible entries received.

7. Winner Selection and Notification: Winner will be selected by a random drawing under the supervision of wHealth Advisors. Winner will be notified by email within five (5) days following selection of Winner. wHealth Advisors shall have no liability for Winner’s failure to receive notices due to spam, junk e-mail or other security settings or for Winner’s provision of incorrect or otherwise non-functioning contact information. If Winner cannot be contacted, is ineligible, fails to claim the prize within 90 days from the time award notification was sent, or fails to timely return a completed and executed declaration and release as required, the prize may be forfeited. Receipt by Winner of the prize offered in this Campaign is conditioned upon compliance with any and all federal, state, and local laws and regulations. ANY VIOLATION OF THESE OFFICIAL RULES BY WINNER (AT WHEALTH ADVISORS’ SOLE DISCRETION) WILL RESULT IN WINNER’S DISQUALIFICATION AS WINNER OF THE CAMPAIGN, AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

8. Terms & Conditions: wHealth Advisors reserves the right, in its sole discretion, to cancel, terminate, modify or suspend the Campaign should virus, bug, non-authorized human intervention, fraud, or other cause beyond wHealth Advisors’ control corrupt or affect the administration, security, fairness, or proper conduct of the Campaign. In such case, wHealth Advisors may select the Winner from all eligible entries received prior to



and/or after (if appropriate) the action taken by wHealth Advisors. wHealth Advisors reserves the right, in its sole discretion, to disqualify any individual who tampers or attempts to tamper with the entry process or the operation of the Campaign or website or violates these Terms & Conditions. wHealth Advisors has the right, in its sole discretion, to maintain the integrity of the Campaign, to void votes for any reason, including, but not limited to: multiple entries from the same user from different IP addresses; multiple entries from the same computer in excess of that allowed by Campaign rules; or the use of bots, macros, scripts, or other technical means for entering. Any attempt by an entrant to deliberately damage any website or undermine the legitimate operation of the Campaign may be a violation of criminal and civil laws. Should such attempt be made, wHealth Advisors reserves the right to seek damages to the fullest extent permitted by law.

10. Limitation of Liability: By entering, You agree to release and hold harmless wHealth Advisors and its subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers, and directors from any liability, illness, injury, death, loss, litigation, claim, or damage that may occur, directly or indirectly, whether caused by negligence or not, from: (i) such entrant's participation in the Campaign and/or his/her acceptance, possession, use, or misuse of any prize or any portion thereof; (ii) technical failures of any kind, including but not limited to the malfunction of any computer, cable, network, hardware, or software, or other mechanical equipment; (iii) the unavailability or inaccessibility of any transmissions, telephone, or Internet service; (iv) unauthorized human intervention in any part of the entry process or the Promotion; (v) electronic or human error in the administration of the Promotion or the processing of entries.

11. Disputes: THIS Campaign IS GOVERNED BY THE LAWS OF THE UNITED STATES OF AMERICA AND THE STATE OF NEW JERSEY WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES. As a condition of participating in this Campaign, participant agrees that any and all disputes that cannot be resolved between the parties, and causes of action arising out of or connected with this Campaign, shall be resolved individually, without resort



to any form of class action, exclusively before a court located in New Jersey having jurisdiction. Further, in any such dispute, under no circumstances shall participant be permitted to obtain awards for, and hereby waives all rights to, punitive, incidental, or consequential damages, including reasonable attorney's fees, other than participant's actual out-of-pocket expenses (i.e. costs associated with entering this Campaign).

Participant further waives all rights to have damages multiplied or increased.

12. Privacy Policy: Information submitted with an entry is subject to the Privacy Policy stated on the whealthfa.com website. To read the Privacy Policy, click here (<https://whealthfa.com/privacy-policy/>).

13. Winners List: To obtain a copy of the Winner's name or a copy of these Official Rules, mail your request along with a stamped, self-addressed envelope to: wHealth Advisors 331 Newman Springs Rd. Bldg 1, Fl 4, Ste 143 Red Bank, NJ 07701 USA. Requests must be received no later than 11:59pm EDT on 8/27/2020

14. Sponsor: The Sponsor of the Campaign is wHealth Advisors 331 Newman Springs Rd. Bldg 1, Fl 4, Ste 143 Red Bank, NJ 07701 USA.

15. Facebook: If you use Facebook to communicate or administer a contest or sweepstakes, include the following: The Campaign hosted by wHealth Advisors is in no way sponsored, endorsed, administered by, or associated with Facebook or Instagram.