

GoalPack® Gift Card Terms and Conditions

GoalPack Gift Cards are a simple way for consumers to invest and save for their goals by accessing high-quality mutual funds and FDIC-insured savings accounts. In these GoalPack Gift Card Terms and Conditions (these "Terms and Conditions"), the terms "you" and "your" mean the purchaser or recipient of a GoalPack Gift Card, and "we," "us," and "our" mean GoalMine, Inc., including its successors, affiliates, and assignees. Your purchase or use of a GoalPack Gift Card constitutes acceptance of these Terms and Conditions. These Terms and Conditions are subject to change without notice. GoalPack Gift Cards and their redemption on our Website www.goalmine.com (our "Website") are also subject to our Privacy Policy and GoalMine® Terms and Conditions, available on our Website.

Purchasing GoalPack Gift Cards. GoalPack Gift Cards may be purchased online and at select retail locations in denominations between \$5 and \$200. Please contact us at 1-888-253-4625 or visit our Website for the retail location nearest you.

Redemption. To redeem GoalPack Gift Cards, you must first visit our Website and open a GoalMine account. To open a GoalMine account on our Website, you must

- be at least 18 years old;
- be a U.S. resident with a valid permanent U.S. mailing address;
- have a valid Social Security Number;
- have a valid email address and Internet access; and
- accept additional terms and conditions.

You may only redeem GoalPack Gift Cards through our Website into your GoalMine account, which may be used for the following purposes: (1) to purchase shares of certain GoalMine mutual funds ("[GoalMine Funds](#)"); (2) to deposit funds in an FDIC-insured savings account ("[GoalMine Savings Account](#)"); or (3) to request a check for the value of a GoalPack Gift Card account, less any applicable fees, if any. In order to use funds from redeemed GoalPack Gift Cards for investment and savings products, you may be required to accept additional terms and conditions, as applicable to your redemption selection. For example, in order to use funds from redeemed GoalPack Gift Cards to purchase shares of GoalMine Funds, you will be required to confirm that you have received the applicable GoalMine Funds prospectus, and in order to use funds from redeemed GoalPack Gift Cards to make a deposit in a GoalMine Savings Account, you will be required to accept the GoalMine Savings Account Terms and Conditions. There is no requirement to use funds from redeemed GoalPack Gift Cards to purchase GoalMine Funds or deposit funds in a GoalMine Savings Account. You may withdraw funds from a redeemed GoalPack Gift Card at any time; provided, that 60 days have passed since you redeemed the GoalPack Gift Card. The ways you may use your GoalPack Gift Cards may change. The most current version of these Terms and Conditions will always be available on our Website.

Non-refundable; Not for Resale. Once purchased, GoalPack Gift Cards are not refundable or returnable for cash or credit, except through redemption on our Website. Resale of GoalPack Gift Cards is strictly prohibited.

Fees. GoalPack Gift Cards have no fees after purchase (including dormancy, service, or other fees). There is a GoalPack Gift Card handling fee paid by the purchaser at the time of purchase. The amount of the GoalPack Gift Card handling fee varies depending on the GoalPack Gift Card denomination.

Expiration. GoalPack Gift Cards do not expire.

Data Collection and Use. Data collection and use is subject to our Privacy Policy, unless stated otherwise. Please visit our Website to view the Privacy Policy.

Risk of Loss. GoalPack Gift Cards are bearer instruments, and not registered instruments. Upon purchase, risk of loss and title for GoalPack Gift Cards passes to you. We are not responsible for any loss or damage resulting from lost or stolen GoalPack Gift Cards or use of GoalPack Gift Cards without your permission.

No Warranties. WE MAKE NO WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO THE GOALPACK GIFT CARDS, INCLUDING, WITHOUT LIMITATION, ANY EXPRESS OR IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. IN THE EVENT A GOALPACK GIFT CARD IS NON-FUNCTIONAL, YOUR SOLE REMEDY, AND OUR SOLE LIABILITY, SHALL BE THE REPLACEMENT OF SUCH GOALPACK GIFT CARD. CERTAIN STATE LAWS DO NOT ALLOW LIMITATIONS ON IMPLIED WARRANTIES OR THE EXCLUSION OR LIMITATION OF CERTAIN DAMAGES. IF THESE LAWS APPLY TO YOU, SOME OR ALL OF THE ABOVE DISCLAIMERS, EXCLUSIONS OR LIMITATIONS MAY NOT APPLY TO YOU, AND YOU MIGHT HAVE ADDITIONAL RIGHTS.

No Affiliation. Use of our name, logo, trade dress (including any image or likeness of GoalPack Gift Cards), or trademarks (including, without limitation, GoalPack and GoalMine) in connection with the purchase and use of GoalPack Gift Cards is prohibited unless you obtain our express prior written approval. Furthermore, the use of GoalPack Gift Cards in any manner that states or implies that any person, website, business, product, or service is endorsed or sponsored by, or otherwise affiliated with, us is prohibited unless you obtain our express prior written approval.

Compliance with Laws. GoalPack Gift Cards do not constitute an offer of securities for sale or a solicitation of an offer to purchase securities in the United States. It is unlawful to use GoalPack Gift Cards for illicit purposes or to use illicit funds to purchase GoalPack Gift Cards. We reserve the right to cancel GoalPack Gift Cards, freeze GoalMine accounts, and investigate and report suspicious activity to the applicable authorities if we suspect GoalPack Gift Cards are being used in connection with illicit activities. By purchasing or using a GoalPack Gift Card, you are certifying and representing to us that the activities in connection with which you use a GoalPack Gift Card will comply with these Terms and Conditions and all applicable laws, rules, and regulations, and that you will not use a GoalPack Gift Card in any manner that is misleading, deceptive, unfair, or otherwise harmful to consumers. In addition, you agree to defend, indemnify, and hold us harmless from and against any claims, expenses, or liabilities made against or incurred by us in connection with your use of a GoalPack Gift Card or violation of these Terms and Conditions.

Contacting Customer Service. For customer service, additional information, or questions regarding GoalPack Gift Cards; to report suspicious, fraudulent, or unauthorized use of GoalPack Gift Cards, please contact Customer Service: call us toll-free at 1-888-253-4625; mail us at 1235 Howard St, Suite D, San Francisco, CA 94103; or visit our Website.

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