

Healthier Lives Scholarship Contest Official Rules

NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN. MAKING A PURCHASE DOES NOT INCREASE YOUR CHANCES OF WINNING.

THIS CONTEST IS INTENDED FOR PARTICIPATION BY INDIVIDUALS IN GRADES 8 – 12 WHO ARE PHYSICALLY RESIDING IN THE ELIGIBLE STATES (AS DETAILED IN SECTION 2). THE CONTEST WILL BE GOVERNED BY DISTRICT OF COLUMBIA LAW. ELIGIBLE ENTRANTS WHO ARE UNDER 18 YEARS OF AGE OR UNDER THE LEGAL AGE OF MAJORITY OF THEIR STATE OF PRIMARY RESIDENCE (“**MINOR**”) AT THE TIME OF ENTRY MUST OBTAIN THEIR PARENT’S OR LEGAL GUARDIAN’S PERMISSION TO PARTICIPATE. FURTHER ELIGIBILITY RESTRICTIONS ARE CONTAINED IN THE OFFICIAL RULES (“**OFFICIAL RULES**”) BELOW.

1. DESCRIPTION: The “Healthier Lives Scholarship Contest” (the “**Contest**”) offers eligible entrants (each an “**Entrant**” and collectively the “**Entrants**”) the opportunity to create and submit one (1) 350 – 500-word essay (“**Essay**”) inspired by their learnings from the Prescription Drug Safety: Know the truth course (the “**Course**”) as detailed in [Section 2](#). The Essay and completed entry form are collectively called the Submission. The Sponsor of this Contest is EverFi, LLC. (“**Sponsor**”), 1500 K Street Northwest, 2nd Floor Washington, DC 20005. The Contest is presented by The Kroger Co. (“**Presenter**”). The Administrator of this Contest is Creative Zing Promotion Group, LLC (“**Administrator**”), 2100 E Robinson Street, Orlando, FL 32803. Sponsor, Presenter, and Administrator shall collectively be called the “**Contest Entities**”. Void where prohibited or restricted by law. By participating in the Contest, each Entrant unconditionally accepts and agrees to comply with and abide by these Official Rules and the decisions of the Contest Entities.

The Contest will operate as follows:

- **CONTEST PERIOD:** The Contest Period begins on or about Friday, February 13, 2026, and ends at 11:59:59 pm Eastern Time (“**ET**”) on Sunday, April 5, 2026 (the “**Contest Period**”).
- **CONTEST STRUCTURE:** There are two (2) prizes available for Entrants in eligible states, as further detailed in [Section 2](#).
- **ESSAY REVIEW, EVALUATION & JUDGING:** Concurrent with and immediately following the Contest Period, eligible Essays will be reviewed and evaluated according to the criteria set forth in [Section 4](#) of these Official Rules by judges selected by the Contest Entities (each a “**Judge**” and collectively the “**Judges**”).
- **WINNER NOTIFICATION:** On or about Friday, May 8, 2026, up to two (2) “Winners” (and their teachers), as determined by the judging results, will be contacted to confirm eligibility, and obtain releases, according to [Section 5](#) of these Official Rules.

2. ENTRANT ELIGIBILITY: For an Entrant to participate in the Contest and to be considered as a potential Winner, the Entrant must meet the following eligibility criteria:

- Entrant must have completed at least three (3) modules of the Prescription Drug Safety: Know the truth course.
- Entrant must be a legal U.S. resident physically residing in one of the following eligible states: Arizona, Colorado, District of Columbia, Georgia, Kentucky, Ohio, Oregon, Maryland, Michigan, North Carolina, Nevada, Tennessee, Texas, Virginia, or Washington.
- Entrant must be a current student in grades 8-12 at a public, private, parochial or other institution, and will be required to provide proof satisfactory to the Sponsor, if selected as a potential Winner.
- Entrant must be at least thirteen (13) years of age and no more than nineteen (19) years of age at the time of entry. Eligible Entrants under eighteen (18) years of age must have obtained their parent’s or legal guardian’s permission to participate. If applicable, any Minor Entrant may be required to provide parental or legal guardian’s consent in a form satisfactory to the Sponsor before he or she can be declared a potential Winner.
- Entrant must be the rightful owner (or have authorized use) of the email address identified on the entry form. In the event of a dispute over the identity of an Entrant in the Contest, the Entrant will be deemed the authorized account holder of the email address associated with the Submission and must comply with these Official Rules. “**Authorized Account Holder**” is defined as the natural person in

whose name the email account was opened. In the event a dispute regarding the identity of an Entrant cannot be resolved to the Sponsor's satisfaction, the affected entry may be deemed ineligible, and an alternate potential Winner will be selected.

- Entrant must not be an employee, owner, shareholder, officer, or director of Contest Entities or any of the foregoing's parent companies, affiliates, divisions, subsidiaries, agents, representatives, promotion, and advertising agencies, together with the immediate family members and/or those living in the same household of any of the foregoing persons (collectively, "**Household Members**"). For purposes of the Contest, "Household Members" shall mean those people who share the same residence at least three months a year; "**Immediate Family Members**" shall mean parents, stepparents, legal guardians, children, stepchildren, siblings, stepsiblings, or spouses. Void where restricted or prohibited by law.

3. HOW TO ENTER & ESSAY REQUIREMENTS: Eligible Entrants must complete at least three (3) modules of the Course. Upon completing the Course module(s), the Entrant must follow the on-screen instructions to complete the entry form. The Essay, along with the completed entry form, are collectively the "Submission". Next, the Entrant must follow the on-screen instructions to submit one (1) 350 to 500-word Essay, responding to the following:

Share what motivates you to live a healthy life. Reflect on how the Prescription Drug Safety lessons influenced your understanding of health, prevention, or decision-making. Describe any personal challenges that have shaped your commitment to encouraging others to live healthier lives and explain how you plan to use what you've learned to make a positive impact in your school, community, or future goals.

The Essay must meet the following Essay Requirements:

- Essay must be Entrant's own original, previously unpublished work;
- Essay must be inspired by learnings from the Course;
- Essay must be written in English or Spanish;
- Essay must provide a relevant response to the question;
- Essay must comply with the minimum/maximum word requirements above;
- Essay must **not** be generated using artificial intelligence ("**AI**");
- Essay must not have won any other prize or award, must not have been previously published, and must not have been submitted in any other contest or promotion;
- Essay must not include subject matter which is, or could be considered, in the sole discretion of Contest Entities, obscene, pornographic, violent, defamatory, libelous, discriminatory, illegal, offensive, threatening, profane, hateful, degrading, harassing, or otherwise unlawful or is otherwise considered objectionable by the Contest Entities;
- Essay must not include material that infringes or violates any applicable laws or regulations or any right of a third party, including (1) patent, trade secret, or other proprietary or contractual rights; (2) right of privacy or publicity; or (3) any confidentiality obligation; and
- Essay must not include any derogatory references to the Contest Entities.

Note: Contest Entities reserve the right, in their sole discretion, to disqualify any Entrants or Essays that violate the Official Rules or Essay Requirements or potentially infringe or otherwise violate a third party's rights or if the Essay is deemed to be lacking in taste, quality, or is otherwise objectionable. Any actual or suspected use of AI in the creation of the Essay may result in disqualification of the Entrant and Essay.

ESSAYS MUST BE RECEIVED BY APRIL 5, 2026, AT 11:59:59 PM ET. LIMIT ONE (1) ESSAY PER ENTRANT. Any attempt to obtain more than one Submission may result in disqualification from the Contest. Incomplete, unreadable, or unintelligible Submissions will be disqualified. **ELIGIBLE ENTRANTS MUST ENTER IN ACCORDANCE WITH THESE OFFICIAL RULES. NO OTHER METHOD OF SUBMISSION WILL BE ACCEPTED.** Participation in the Contest constitutes the Entrant's understanding of full and unconditional agreement to and acceptance of these Official Rules. Sponsor reserves the right to disqualify any Entrant that Sponsor determines to be in violation of any term contained in these Official Rules. Sponsor's decision not to enforce a specific provision of these Official Rules does not constitute a waiver of that provision or the Official Rules generally.

4. ESSAY REVIEW & JUDGING: Concurrent with and immediately following the Contest Period, eligible Submissions will be reviewed and evaluated by representatives of the Contest Entities (the "**Judging Panel**") based on the criteria and weighting below ("**Judging Criteria**"). Subject to verification of eligibility and

execution of the required Prize Claim Documents (as defined in Section 5), the Essays with the highest overall point scores will be deemed potential Winners.

- **Uniqueness, Creativity, & Personal Authenticity (50%)**
 - Engaging and original work that clearly describes motivation and/or personal experiences.
- **Connection / Relevance to Education (30%)**
 - Reflection on the impact of the Prescription Drug Safety lessons.
- **Empowerment / Advocacy (10%)**
 - Demonstrates commitment to helping others live healthier lives.
- **Clear Expression / Proper Grammar (10%)**

In the event of a tie, such tied Submissions will be reevaluated in accordance with the criteria above and the Essay with the highest point score after reevaluation will be deemed the potential Winner. Contest Entities reserves the right to select fewer potential Winners and/or to extend the Contest Period and all other dates associated with the Contest in the event an insufficient number of eligible Submissions are received, as determined by the Contest Entities, in their sole discretion. All decisions of the Judging Panel are final on all aspects of the Contest. Judging scores will not be revealed or publicly announced.

5. WINNER NOTIFICATION: On or about Friday, May 8, 2026, up to two (2) potential Winners, as determined by the judging results, will be notified according to the following process: 1) The potential Winner's parent or legal guardian will be notified by the Administrator and informed that their student was selected as a potential Winner; 2) The potential Winner's parent or legal guardian will be notified via AdobeSign and required to verify the potential Winner's permanent legal address, his or her high school enrollment status and complete an affidavit of eligibility, a liability release, and, unless prohibited by law, a publicity release and other documents as may be required by Contest Entities in its sole discretion (collectively, the "**Prize Claim Documents**") covering eligibility, liability, advertising, publicity and media appearance issues. Failure by the potential Winner (or their parent or legal guardian if a Minor) to respond and return the Prize Claim Documents within the specified time may result in forfeiture of the prize and selection of an alternate Winner based on the judging results. A prize will not be awarded/fulfilled until all such properly executed documents are returned. Contest Entities, in their sole discretion, will attempt to contact up to three (3) potential Winners of each prize in accordance with the above procedure, after which the prize in question may go unawarded if it remains unclaimed. Contest Entities reserve the right to disqualify anyone not fully complying with the Official Rules. **Prizes are considered miscellaneous income by the IRS. For a prize of \$2000 or more, the Winner's social security number must be provided to the Administrator for tax reporting purposes before the prize is awarded. Such Winners will receive an IRS Form 1099 for the full value of the prize received for the year the prize is fulfilled.**

6. AVAILABLE PRIZES (2 Total): Each prize consists of Two Thousand Dollars (\$2,000.00), awarded as a check. The prize funds may be used by the Winner for educational purposes, such as tuition, fees, room, board, travel expenses, equipment, or supplies for secondary education, higher education, vocational training, rehabilitation training, skills training, tutoring, exam preparation, professional credentials or certifications, or similar educational programs. In the event of hardship or delay in education, the Winner may use the prize funds for personal or family expenses. Winners are encouraged (but not required) to invest the prize funds in a 529 plan or another tax-advantage savings plan. If the Winner does not already have an established 529 plan, more information is available at <https://www.collegesavings.org/>.

ALL FEDERAL, STATE, AND LOCAL TAXES AND ANY OTHER COSTS AND EXPENSES ASSOCIATED WITH THE RECEIPT OR USE OF THE PRIZE ARE THE SOLE RESPONSIBILITY OF EACH WINNER. Winners cannot assign, transfer, or sell the prize claim to another person. No prize substitution is allowed except at the discretion of Contest Entities. Limit one (1) prize per Household. Prizes will be fulfilled to the address provided on the Prize Claim Documents within approximately four (4) weeks of document completion. Other restrictions may apply.

7. CONDITIONS OF PARTICIPATION/RELEASES: Contest is void where prohibited or restricted by law. All federal, state, and local laws and regulations apply. By participating, each Entrant (and, in the case of a Minor, such Minor's parent/legal guardian on his/her behalf) agrees to be bound by these Official Rules and the decisions of the Contest Entities, which shall be final in all respects. By participating in this Contest and by accepting any prize that he or she may win, each Entrant (and, in the case of a Minor, such Minor's parent/legal guardian on his/her behalf) agrees to release the Contest Entities and their respective affiliates, divisions, subsidiaries, successors, assigns, and licensees, and each of their respective employees, shareholders, officers, directors, contractors, advertising and promotion agencies, agents and representatives (collectively, the "**Released Parties**") from any and all actions, claims, injury, loss or damage

arising in any manner, directly or indirectly, from participation in this Contest and/or acceptance or use of any prize. Each Entrant (and, in the case of a Minor, such Minor's parent/legal guardian on his/her behalf) authorizes the Contest Entities to use his/her Submission, name, voice, likeness, biographical data, city and state of residence and entry materials in programming or promotional material, worldwide in perpetuity, or on a winner's list, if applicable, without further compensation unless prohibited by law. Contest Entities are not obligated to use any of the above-mentioned information or materials but may do so and edit such information or materials, at Contest Entities' sole discretion, without further obligation or compensation. The Released Parties shall not be liable for: (i) late, lost, delayed, damaged, stolen, misdirected, postage-due, incomplete, unreadable, inaccurate, garbled or unintelligible entries, release forms, communications or affidavits, regardless of the method of transmission; (ii) telephone system, telephone or computer hardware, software or other technical or computer malfunctions, lost connections, disconnections, delays or transmission errors; (iii) data corruption, theft, destruction, unauthorized access to or alteration of entry or other materials; (iv) any and all losses, damages, rights, claims and actions of any kind in connection with or resulting from participation in the Contest; (v) acceptance, possession, grant, use of or participation in any prize or related prize event, including without limitation, personal injury, death and property damage arising therefrom; (vi) claims based on publicity rights, defamation or invasion of privacy; or (vii) any printing, typographical, human administrative or technological errors in any materials associated with the Contest. Contest Entities disclaim any liability for damage to any computer system resulting from participating in or accessing or downloading information in connection with this Contest. Sponsor reserves the right, in its sole discretion, to cancel, modify, or suspend the Contest (or any portion thereof) should a virus, bug, computer problem, unauthorized intervention or other cause or problem corrupt or inhibit the administration, security or proper play of the Contest and, in such situation, to select the winner(s) from judging results or from all eligible non-suspect entries received before and/or after such action or in such manner as deemed fair and appropriate by the Sponsor. Sponsor may prohibit Entrant from participating in the Contest or winning a prize if, in its sole discretion, it determines you are attempting to undermine the legitimate operation of the Contest by cheating, hacking, deception, or any other unfair playing practices or intending to annoy, abuse, threaten or harass any other participants or Sponsor's representatives. CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE THE WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND WILL RESULT IN DISQUALIFICATION FROM PARTICIPATION IN THE CONTEST. SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEY FEES) TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.

8. INDEMNITY: Each Entrant (and, in the case of a Minor, such Minor's parent/legal guardian on his/her behalf) shall indemnify, defend, and hold harmless the Released Parties from and against any and all claims, damages, actions, liability, loss, injury or expense, including reasonable attorneys' fees and costs, arising out of or in connection with (a) participation in the Contest; (b) a breach or allegation which if true would constitute a breach, of any of Entrant's representations, warranties or obligations herein; and (c) acceptance, possession, grant, participation in, or use of any prize, including without limitation, personal injury, death and property damage arising therefrom.

9. SUBMISSION REPRESENTATIONS AND WARRANTIES: Each Entrant (and, in the case of a Minor, such Minor's parent/legal guardian on his/her behalf) represents and warrants as follows: (i) the Submission is the Entrant's own original, previously unpublished, and previously unproduced work; and (ii) the Submission does not and will not violate any applicable laws or infringe any third party's intellectual property rights, and is not and will not be defamatory, slanderous, or libelous. Each Entrant (and, in the case of a Minor, such Minor's parent/legal guardian on his/her behalf) hereby agrees to indemnify and hold the Released Parties harmless from and against any and all third-party claims, actions or proceedings of any kind and from any and all damages, liabilities, costs, and expenses relating to or arising out of any breach or alleged breach of any of the warranties, representations or agreements of entrant hereunder.

10. GRANT OF RIGHTS: Each Entrant (and, in the case of a Minor, such Minor's parent/legal guardian on his/her behalf) into the Contest hereby irrevocably grants to Contest Entities, their designees, affiliates, successors, and assigns, the non-exclusive, irrevocable, fully paid, universal license to use, copy, sublicense, transmit, distribute, publicly perform, publish, delete or display the Submission in any media now known or hereafter devised including, but not limited to all forms of electronic media, print media and all forms of internet and wireless protocol in perpetuity and throughout the universe for advertising, marketing, publicity and promotional purposes in connection with the Contest and other promotions. Sponsor shall have the right, in its sole discretion, to edit, composite, morph, scan, duplicate, or alter the Submission for any purpose

which Sponsor deems necessary or desirable, and each entrant irrevocably waives all so-called moral rights they may have therein.

11. NATURE OF RELATIONSHIP/WAIVER OF EQUITABLE RELIEF: Each Entrant and Winner (and, in the case of a Minor, such Minor's parent/legal guardian on his/her behalf) understand and acknowledge that the Contest Entities have wide access to ideas, designs, and other materials, and that new ideas are being developed by their own employees, suppliers, and/or business partners. Each Entrant and Winner (and, in the case of a Minor, such Minor's parent/legal guardian on his/her behalf) also acknowledge that many ideas may be competitive with, similar, or identical to an idea and/or each other in theme, idea, format, or other respects and agrees that he or she will not bring any claim or action against any of the Contest Entities or any third parties and will not be entitled to any compensation, as a result of any Contest Entities or any third-party use of any such similar or identical material. Each Entrant and Winner acknowledges and agrees that the Contest Entities do not now and shall not have in the future any duty or liability, direct or indirect, vicarious, contributory, or otherwise, with respect to the infringement or protection of copyright, patent, trade secret, proprietary or other intellectual property rights in and to an idea and/or Submission. Nothing stated herein should be construed to create any kind of employment relationship, contractor relationship, partnership, or joint venture with any of the Contest Entities.

12. GOVERNING LAW: ALL ISSUES AND QUESTIONS CONCERNING THE CONSTRUCTION, VALIDITY, INTERPRETATION AND ENFORCEABILITY OF THESE OFFICIAL RULES, OR THE RIGHTS AND OBLIGATIONS OF ENTRANTS OR THE CONTEST ENTITIES IN CONNECTION WITH THE CONTEST OR CONNECTION WITH ANY SUBMISSION OR OTHER MATERIAL SUBMITTED IN CONNECTION WITH THE CONTEST, SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE INTERNAL LAWS OF DISTRICT OF COLUMBIA WITHOUT GIVING EFFECT TO ANY CHOICE OF LAW OF CONFLICT OF LAW RULES OR PROVISIONS THAT WOULD CAUSE THE APPLICATION OF ANY OTHER STATE'S LAWS. THE INVALIDITY OR UNENFORCEABILITY OF ANY PROVISION OF THESE RULES 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 RULES 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. IN NO EVENT WILL THE CONTEST ENTITIES, THEIR PARENT, AFFILIATES, SUBSIDIARIES AND RELATED COMPANIES, THEIR ADVERTISING OR PROMOTION AGENCIES, WEB MASTERS/SUPPLIERS, VENDORS, CONTRACTORS, OR THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES, AND AGENTS BE RESPONSIBLE OR LIABLE FOR ANY DAMAGES OR LOSSES OF ANY KIND, INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES ARISING OUT OF ENTRANT'S IN THE CONTEST. WITHOUT LIMITING THE FOREGOING, ALL AWARDS AND THE PROMOTION ARE PROVIDED "AS IS," WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, AND THE CONTEST ENTITIES HEREBY EXPRESSLY DISCLAIM ALL IMPLIED WARRANTIES, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT. SOME JURISDICTIONS MAY NOT ALLOW LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES OR EXCLUSION OF IMPLIED WARRANTIES, SO SOME OF THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU. CHECK YOUR LOCAL LAWS FOR ANY RESTRICTIONS OR LIMITATIONS REGARDING THESE LIMITATIONS OR EXCLUSIONS.

13. DISPUTES: AS A CONDITION OF PARTICIPATING IN THIS CONTEST, ENTRANTS AGREE THAT ANY AND ALL DISPUTES THAT CANNOT BE RESOLVED BETWEEN THE PARTIES AND CAUSES OF ACTION ARISING OUT OF OR IN CONNECTION WITH THIS CONTEST SHALL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION OR CONSOLIDATED ACTION, IN ACCORDANCE WITH THE ARBITRATION PROVISION BELOW. Further, in any such dispute, under no circumstances will Entrants (and, in the case of a Minor, such Minor's parent/legal guardian on his/her behalf) be permitted to obtain awards for and hereby waive all rights to claim punitive, incidental, or consequential damages, including without limitation attorneys' fees, other than Entrant's actual out-of-pocket expenses (e.g., costs associated with entering) if any, and Entrant further waives all rights to have damages multiplied or increased.

14. ARBITRATION PROVISION: By participating in this Contest, each Entrant (and, in the case of a Minor, such Minor's parent/legal guardian on his/her behalf) agrees that any and all disputes the Entrant may have with or claims Entrant may have against, the Released Parties relating to, arising out of or connected in any way with (i) the Contest, (ii) the awarding or redemption of any prize, and/or (iii) the determination of the scope or applicability of this agreement to arbitrate, will be resolved individually and exclusively by final and binding arbitration administered by the National Arbitration Forum (the "Forum") and conducted before a sole arbitrator pursuant to the Code of Procedure established by the Forum. The arbitration shall be held at a location determined by the Forum pursuant to the Code of Procedure or at such other location as may be

mutually agreed upon by the Entrant and Sponsor. The arbitrator's decision shall be controlled by the terms and conditions of these Official Rules and any other agreements referenced herein that the applicable Entrant may have entered into in connection with the Contest. THERE SHALL BE NO AUTHORITY FOR ANY CLAIMS TO BE ARBITRATED ON A CLASS OR REPRESENTATIVE BASIS; ARBITRATION CAN DECIDE ONLY THE ENTRANT'S AND/OR SPONSOR'S INDIVIDUAL CLAIMS, AND THE ARBITRATOR MAY NOT CONSOLIDATE OR JOIN THE CLAIMS OF OTHER PERSONS OR PARTIES WHO MAY BE SIMILARLY SITUATED. The arbitrator shall not have the power to award special or punitive damages against the Entrant or Released Parties. For more information on the Forum and/or the Forum's Code of Procedure, please visit their website at www.arb-forum.com. If any part of this Arbitration Provision is deemed to be invalid or otherwise unenforceable or illegal, the balance of this Arbitration Provision shall remain in effect and shall be construed in accordance with its terms as if the invalid or illegal provision were not contained herein.

15. PRIVACY POLICY: Any personal information supplied by the Entrant to the Sponsor will be subject to the Sponsor's privacy policy posted at <https://everfi.com/privacy-policy>. By entering the Contest, you grant the Sponsor permission to share your Submission, including your email address and any other personal information, with the other Contest Entities for the purpose of administration and prize fulfillment. Sponsor will not sell, rent, transfer, or otherwise disclose your personal data to any third party other than as described herein or in accordance with Sponsor's privacy policy.

16. WINNER LIST: For the names of the Winners (First name, last initial city, and state), send your request along with a stamped, self-addressed envelope to the "Creative Zing – Kroger Health Healthier Lives Scholarship Contest" Winner List, 2100 E Robinson Street, Orlando, FL 32803. Requests must be received no later than July 31, 2026.