

Learn to Live 2022 September Challenge

Official Rules

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS PROMOTION. A purchase will not improve your chances to win. Many will enter. Few will win.

1. ELIGIBILITY: This promotion is only open to legal residents of the fifty (50) United States and District of Columbia. Employees, contractors, and franchisees of Learn to Live, Inc. ("Sponsor") parent companies, subsidiaries, affiliates, employees, contractors, and advertising/promotional agencies, and the immediate families and household members of each of the above, are not eligible to enter or win. Subject to all applicable Federal, state, and local laws. Void where prohibited. By entering, you represent to Sponsor that you meet the above eligibility requirements.

2. HOW TO ENTER: The Sweepstakes begins at 12:01 a.m. Central Time ("CT") on September 1, 2022 and ends 11:59 p.m. CT on September 30, 2022 (the "Sweepstakes Period"). There are three ways to enter during the Sweepstakes Period:

Entry Method 1: You will automatically receive one entry by enrolling in a Learn to Live Program. You must enter your name and email address when you enroll.

Entry Method 2: You will automatically receive one entry by completing a lesson in a Learn to Live program (must be enrolled in a Learn to Live program to complete a lesson).

Entry Method 3: To enter by mail, hand print on a 3" x 5" card Learn to Live 2022 September Challenge, your name, email address complete street address, day and evening phone number and date of birth and mail, along with a self-addressed, stamped return envelope, to: 510 North 1st Ave., Suite 601, Minneapolis, MN 55403. Requests must be postmarked by September 30, 2022 and received by Oct 10, 2022. Sponsor is not responsible for incomplete, illegible, damaged, incorrectly addressed, late, lost, stolen, misdirected, postage due and oversized requests or mail. Such requests or mail will be void and will not be returned. Mechanical or other reproductions will be void. By participating in this promotion, you agree to follow these contest rules. By accepting a prize, you give us your permission (except where prohibited) to use your name, likeness and statements for publicity purposes without additional compensation. All entries must be received by the end of the Sweepstakes Period.

3. DRAWING: The winners will be selected in a random drawing from among all eligible entries received. The odds of winning for each entry are 1/total number of entries received. The drawing will be held on or about Oct 10, 2022, and will be conducted by Learn to Live, whose decision is final and binding. The winners will be notified by email on or about Oct 12, 2022 and receive a link to redeem their Amazon.com eGift Card within 7 business days. If a potential winner cannot be reached after a reasonable effort has been made 7 business days from the first notification attempt, the person will be disqualified, with an alternate selected.

4. PRIZES: 71 winners will receive \$20 USD each in an Amazon e-gift card
187 will receive \$10 USD each in an Amazon e-gift card
342 will receive \$5 USD each in an Amazon e-gift card

ODDS: The odds of winning a prize are 1/the total number of entries received.

5. GENERAL RULES: All entries and prize claims become the property of Sponsor and will not be returned. Released Parties (as defined below) assume no responsibility for lost, late, stolen, delayed, damaged, misdirected, undelivered, illegible, incomplete or postage-due entries, prize claims or mail. Except where prohibited, by accepting a prize, winners consent to the use by Sponsor and its designees of their names and/or photographs for advertising and publicity purposes in any and all media now or hereafter known throughout the world in perpetuity without limitation and without additional compensation, notification or permission. By participating in this promotion, each entrant accepts and agrees (i) to be bound by these Official Rules and the decisions of the Sponsor and judges, which shall be final and binding in all respects, and (ii) to release Sponsor, Company, and their parents, subsidiaries, affiliates and advertising and promotion agencies, and the respective directors, officers, employees and agencies of the foregoing (collectively, the "Released Parties") from any and all liability of any injuries, losses or damages of any kind caused by participating in this promotion or resulting from acceptance, or use/misuse of the prize. Entries generated by script, macro, or other automated means will be void. [You will not post, advertise or otherwise promote this sweepstakes on any online website, page, or forum dedicated primarily to the exchange of information about sweepstakes or contests or participate in any commercial contest/Promotion subscription notification and/or entering services – any such entries will void your Entries and you may be disqualified.] Sponsor reserves the right at its sole discretion to disqualify any individual that tampers or attempts to tamper with the entry process or the operation of the promotion or website, violates the Official Rules, or acts in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten, or harass any other person. CAUTION: ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE PROMOTION IS A VIOLATION THE CONTEST RULES AND OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW. Released Parties are not responsible for technical, hardware or software malfunctions, telephone failures of any kind, lost or unavailable network connections, or failed, incorrect, inaccurate, incomplete, garbled or delayed electronic communications whether caused by the sender or by any of the equipment or programming associated with or utilized in this promotion which may limit the ability to participate or by any human error which may occur in the processing of entries in this promotion. Sponsor reserves the right to modify, terminate, or suspend the online entry should virus, bugs, non-authorized human intervention, or other causes corrupt the administration, security, fairness, or proper play of the promotion. These contest rules constitute the full agreement relating to the promotion. In the event of any conflict between these rules and any of the documents relating to the promotion, these rules shall prevail.

6. DISPUTES: Each entrant agrees that: (i) any and all disputes, claims, and causes of action arising out of or in connection with this promotion, or any prizes awarded, shall be resolved individually, without resorting to any form of class action, and any judicial proceedings shall take place in a federal or state court within the State of Minnesota; (ii) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this promotion, but in no event attorneys' fees; and (iii) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim punitive, incidental, and consequential damages, and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrant and Sponsor in connection with the promotion, shall be governed by, and construed in accordance with the laws of the State of Minnesota, without giving effect to any choice of law or conflict of law, rules or provisions (whether of the State of Minnesota, or any other jurisdiction), that would cause the application of the laws of any jurisdiction other than the State of Minnesota. IN NO EVENT SHALL SPONSOR OR THE RELEASED PARTIES

BE LIABLE TO ANY ENTRANT OR WINNER FOR DAMAGES THAT EXCEED THE VALUE OF THE PRIZE TO BE AWARDED TO ANY INDIVIDUAL ENTRANT IN THIS SWEEPSTAKES.

7. WINNERS LIST: For a list of winners (available after October 15, 2022), send a self-addressed stamped envelope to: Learn to Live 2022 September Challenge Winners, 510 North 1st Ave., Suite 601, Minneapolis, MN 55403. Requests must be received by October 15, 2022. Residents of Vermont may omit return postage on rules and winners list requests. By participating in this Sweepstakes, you consent to the release of your name and the prize you won to any person requesting a winner's list.

8. TAX: Learn to Live does not provide tax advice. Participants are encouraged to consult with a tax advisor about the tax treatment of any winnings.

Sponsor: Learn to Live, Inc.

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