

## Twenty Promotion Terms and Conditions

If you are a twenty member who attends the Real Talk on Personal Finance event on 8/21/23, then you are eligible to receive \$100 worth of stock when you open a new, approved brokerage account at Public. This promotion lasts until 8/31/23 before the amount drops from \$100 to \$50.

For any twenty attendee who is already a Public member, you are eligible to receive a free year of Public's Premium membership program until 8/31/23.

See the Terms and Conditions below.

### Promotion for New Members

1. Sign up for Public and open an approved brokerage account with Open to the Public Investing, Inc. ("Public Investing").
2. Successfully deposit at least \$1000 into your account.
3. When prompted to choose your free stock, enter your promo code at the bottom of the screen.
4. Claim your reward!

### Terms and Conditions

- To be eligible to participate in this promotion you must (1) be a twenty member and have attended the event "Real Talk on Personal Finance" on August 21, 2023 and (2) not have an existing Public brokerage account. You cannot claim this promotion without use of the promo code.
- The \$100 stock reward will expire on 8/31/2023 at 11:59 pm EST. At such time, the promotion will continue but the stock reward will decrease to \$50 from \$100.
- A "reward" is a fractional share of a designated stock or ETF. Fractional shares have limitations and are not transferable. Stocks are designated from Public Investing's inventory of settled shares and chosen from among the top 50 most popular stocks on the Public app with a large market capitalization of \$10 billion or more.
- Once you have claimed your reward, the cash value of the reward may not be withdrawn for 90 days.
- The offer is limited to one redemption per person, and Public reserves the right to disqualify any claim, change the rewards and amount of rewards offered, modify these Terms and Conditions, and terminate the offer at any time, each in its sole discretion.
- This promotion is in place of Public's New Member Reward Program.
- You may enroll in a maximum of one promotion as a new signup and this offer cannot be combined with other offers. If Public determines that a customer has abused the signup or promotion process to manipulate the number of rewards generated, then Public may have such account terminated and any reward revoked.
- Public Investing will use best efforts to credit your brokerage account within 5 business days of qualifying for the offer. You have 60 days from the opening of an approved

brokerage account to claim your reward. Your reward will expire after 60 days and expired offers cannot be revived.

- You may not publicly advertise the purchase or sale of any reward. Any accounts found to be in violation of this condition will be terminated and any rewards voided in Public's sole discretion. This program is only available for personal use and may not be used for commercial purposes. This offer is not transferable or saleable.
- The receipt of a particular stock through this program or the identification of a particular security in communications related to this program does not constitute an offer, solicitation of an offer, or advice to buy or sell securities or open a brokerage account in any jurisdiction where Public Investing is not registered. All investments involve risk, and the past performance of a security or financial product does not guarantee future results or returns.
- Any account that incurs an ACH reversal fee or a debit card chargeback may be disqualified.
- The cash value of an offer may be required to be reported as "Other Income" on a Form 1099-Misc. Any gains or losses on the sale of the reward are reported as capital gains or losses. Public is not responsible for any taxes related to this offer. Members should consult with their tax advisor if they have any specific questions relating to tax treatment and tax implications associated with this offer.
- This program is only available to U.S. residents residing within the United States and who are otherwise qualified to open a Public Investing brokerage account. Employees or contractors, or people affiliated with Public or members of their household are not eligible for this offer. Employees of any securities or regulatory organization or exchange are not eligible for this offer. Other restrictions may apply as determined from time to time by Public in its sole discretion and without notice.
- There is no guarantee that the offer will be paid, and Public reserves the right to change or terminate these Terms and Conditions at any time in its sole discretion and without notice.
- By participating in this promotion, you agree to release, discharge, indemnify, and hold harmless, Public, its affiliates, and all of their respective officers, directors, partners, and employees from any liability or damages that may result out of participation in this promotion.
- This offer is for a limited time only. Other restrictions may apply as determined by Public from time to time in its sole discretion.

#### Promotion for Existing Members

1. Let Public know you have an existing account in person at the event or by email to support@public.com.
2. Enjoy the benefits of Premium for free for 12 months from the date of sign up.
3. Unless canceled by you, your Premium subscription will automatically renew at the end of 12 months at the then prevailing membership rate.

#### Terms and Conditions

- To be eligible to participate in this promotion you must (1) be a twenty member and have attended the event “Real Talk on Personal Finance” on August 21, 2023 and (2) have an existing Public brokerage account as of August 20, 2023. You cannot claim this promotion without use of the promo code. This promotion will expire at 11:59 pm EST on 8/31/23.
- Your use of Premium is subject to the Open to the Public Investing, Inc. Premium Agreement.
- If eligible to receive this promotion, then you will receive one free year of Premium membership; your Premium membership will automatically renew after one year at the then prevailing membership rate unless otherwise canceled by you.
- The offer is limited to one redemption per person, and Public reserves the right to disqualify any claim, change the rewards and amount of rewards offered, modify these Terms and Conditions, and terminate the offer at any time, each in its sole discretion.
- This program is only available to U.S. residents residing within the United States and who are otherwise qualified to open a Public Investing brokerage account. Employees or contractors, or people affiliated with Public or members of their household are not eligible for this offer. Employees of any securities or regulatory organization or exchange are not eligible for this offer. Other restrictions may apply as determined from time to time by Public in its sole discretion and without notice.
- There is no guarantee that the promotion will be given, and Public reserves the right to change or terminate these Terms and Conditions at any time in its sole discretion and without notice.
- By participating in this promotion, you agree to release, discharge, indemnify, and hold harmless, Public, its affiliates, and all of their respective officers, directors, partners, and employees from any liability or damages that may result out of participation in this promotion.
- This offer is for a limited time only. Other restrictions may apply as determined by Public from time to time in its sole discretion.