

Harvest Hustle Program Official Rules

Program Objective

The Harvest Hustle Program ("Program") is designed to recognize and reward credentialed agents who demonstrate exceptional sales performance and commitment to quality. This Program aims to drive increased policy binds and high-quality submissions within eligible states.

1. Eligibility

Agents wishing to participate in the Program are encouraged to formally opt-in to participate prior to the Program Period start date, but may opt-in at any time during the Program Period. Participation in the Program is acknowledgement and agreement to be bound by these Official Rules.

Participation in the Harvest Hustle Incentive Program is open exclusively to:

- Active credentialed agents working with an active Agency with a short-ID with Openly LLC ("Openly").
- All participants must be in good standing with Openly throughout the Program Period.

Policies bound in the following states are eligible to earn points as outlined in section 3:

- AL, AZ, CT, DE, IL, IN, KY, ME, MA, MS, NH, NM, OH, OR, PA, SC, TN, UT, VA, WI.
- Policies bound in GA, KS, MO and OK are expressly excluded from this Program.

2. Program Period

The Program will commence on **October 1, 2025** and conclude on **November 21, 2025** (the "Program Period"). All policies must be bound within this 7-week period to be eligible for points.

Agents may opt-in prior to, or during the Program Period; however, points will only be earned on policies bound during the Program Period, and in no event earlier than the agent's opt-in date, if said date is after the commencement of the Program Period.

3. Point Earning Structure (1 Point = \$1 Awardco™)

Eligible agents can earn points through the following methods:

A. Bound Policies:

- **10 points** will be awarded for each new policy successfully bound by an eligible agent with issue dates during the Program Period.

B. "Hearts":

- **5 points** will be awarded for each "heart" received on an eligible policy.

Point Cap per policy: A maximum of **35 points** can be earned per individual bound policy from the combination of "Bound Policies" and "Hearts" (e.g., if a policy earns 10 points for being bound and 5 hearts for quality, it would total 35 points).

C. Consistency Bonus:

- An additional **25 points** will be awarded to agents who achieve the following consistency criteria during the 7-week Program Period:
 - Binding at least **1 eligible policy each week for 3 consecutive weeks** of the Program; **OR**

- Binding at least **3 or more eligible policies in a single week** during the Program Period.

D. Point Adjustments for Canceled Policies. Points awarded for any policy bound during the Program Period that is subsequently **canceled with a cancellation effective date** during the Program Period will be deducted from the agent's total. This adjustment will occur prior to the final calculation and deposit of points into the agent's Awardco account.

4. Point Value and Redemption

- Points earned through this Program will be converted at a rate of **1 point = \$1 AwardCo**.
- These points will be deposited into the Agent of Record's Awardco account within 10 business days following the conclusion of the Program Period.
- Agents are responsible for redeeming their points directly through the Awardco platform, subject to Awardco's terms and conditions.
- Program may be terminated at any time at Openly's discretion and agents with any unredeemed points will be given 30 days advance notice to redeem points before reverting back to Openly.

5. General Rules and Disclaimers

- **Discretionary Program:** This Program is offered at the sole discretion of Openly and may be modified, suspended, or terminated at any time, with or without prior notice.
- **Compliance:** All activities must comply with Openly's policies, procedures, and all applicable federal, state, and local laws and regulations, including but not limited to anti-rebating and anti-inducement laws. Any policies bound or "hearts" earned in violation of these rules will be disqualified.
- **Independent Contractor Status:** Participation in this Program does not alter the independent contractor status of any agent or agency. Agents remain solely responsible for their own business expenses, taxes, and benefits.
- **Tax Responsibility:** Agents are solely responsible for any and all taxes associated with points earned and prizes received under this Program, including income tax. If an agent fails to provide the required tax information (e.g. W-9), the agent will forfeit all points and awards earned under this Program. Openly will issue necessary tax forms as required by law.
- **Data Accuracy:** Points will be calculated based on data recorded in Openly's official systems. Any disputes regarding point calculation must be submitted in writing to incentives@openly.com within 10 days of the Program Period end date.
- **Fraud/Abuse:** Openly reserves the right to disqualify any agent suspected of fraud, manipulation, or abuse of the Program rules.
- **Final Decision:** All decisions regarding eligibility, point calculation, and point distribution are at the sole discretion of Openly and are final.

For any questions regarding the Harvest Hustle Program, please contact your Openly account representative.