ARMOUR
LIFE SOLUTIONS LLC
EVERYDAY SPENDING. REAL REWARDS.

GAS & GROCERY

NEW YORK PLAN - EMPLOYER ENROLLMENT

PAYROLL DEDUCTION OR MEMBER DIRECT PAY

NEW YORK ONLY

Household basics. Better rewards.

Direct-to-member discounts for motor fuel, groceries, and prepared coffee or tea.

WEEKLY PLAN PRICE
$12.99
52-WEEK TOTAL: $675.48

52-WEEK INITIAL TERM | CONTINUES MONTH-TO-MONTH AFTER WEEK 52 UNTIL CANCELLED
Exact deduction/payment amount, frequency, and dates appear on the signed Employee Election Form.

PUBLISHED DISCOUNT SCHEDULE - PAGE 1 OF 1

CATEGORY	WHAT COUNTS	DISCOUNT
GAS	Gasoline, diesel, and other motor fuel purchased and paid for by the member or a member of the member's household. The fuel may be used in a personal, household, or work vehicle; no fuel-type or vehicle-use restriction applies.	$0.50 / gallon
GROCERIES	Food and ordinary household paper products.	5%
COFFEE DRINKS	Prepared coffee or tea beverages.	10%

HOW IT WORKS

1. **ENROLL**
Review the published schedule and complete the Armour Sync enrollment.

2. **WAITING PERIOD**
Your current member record shows the exact date receipt submissions may begin.

3. **SUBMIT RECEIPTS**
Submit qualifying household receipts during the same calendar month as the purchase.

4. **GET PAID**
Approved discounts are issued by check under the complete plan terms.

No additional category-specific caps beyond the published schedule and general rules.

30-DAY WAITING PERIOD | SAME-MONTH SUBMISSION | HOUSEHOLD RECEIPTS ONLY
Cancel anytime. A declining Early Termination Charge may apply during the first 52 weeks. See complete terms.

THIS PAID RECEIPT-DISCOUNT MEMBERSHIP IS NOT INSURANCE.

Receipts: discounts@armourlife.us | Support and cancellation: support@armourlife.us | armourlife.us/cancel

Full Terms & Conditions

MEMBERSHIP, WORKPLACE ENROLLMENT, AND PAYMENT

Gas & Grocery | $12.99 weekly | 52-week Initial Term | $675.48 if active all 52 weeks

Maximum base Early Termination Charge: $103.92; it declines to $0 by week 52. Month-to-month thereafter until cancelled.

1. Agreement and nature of membership

These Flyer Terms, the published Discount Schedule, the personalized signed Employee Election Form or Enrollment Summary, the applicable payment or payroll authorization, required workplace cancellation notices, and the member's retained electronic acceptance record form the membership agreement. Personalized plan, price, payment-method, effective-date, and cancellation information controls if it conflicts with general plan copy. Armour Life Solutions LLC provides a paid receipt-discount membership. It is not insurance, an investment, a bank or savings account, wage-replacement coverage, or an employer-funded benefit. Discounts depend on qualifying household purchases and timely, valid submissions.

2. Employer-hosted relationship

Payroll deduction: The employer permits access to Armour and administers only payroll deductions that the employee has separately and voluntarily authorized. Armour administers the membership, receipt review, discount decisions, appeals, cancellations, member service, and discount payments. The employer does not decide discount eligibility, receive member receipt images, or guarantee Armour performance. The membership is an agreement between Armour and the employee, and declining or cancelling must not affect employment.

Member direct pay: The employer permits voluntary informational and enrollment access. The employer does not sponsor, fund, guarantee, administer, collect, transmit, or decide membership payments or discounts and does not receive the member's bank information. The membership is a direct agreement between Armour and the member. Declining, cancelling, or not continuing a membership must not affect employment. Only the payment method selected on the signed form applies.

3. Eligibility and voluntary enrollment

The member must be at least 18, reside in New York, provide accurate identity and contact information, voluntarily select each plan, review the complete terms before acceptance, and personally complete all required electronic acknowledgments, payment or deduction authorization, and signature. An authorized representative may explain current written materials, navigate the system, and add or remove plan choices only at the employee's direction, but may not enter the employee verification code, decide which plan the employee selects, accept terms, authorize payment or deductions, or sign for the employee. Oral statements do not change the written agreement.

4. Agreement date, Plan Effective Date, and 30-day waiting period

The membership agreement is formed when the member signs and Armour accepts the enrollment, subject to every applicable cancellation right. The employer account may identify a target Plan Effective Date, Payment Effective Date, or First Deduction Date. Armour uses the verified first successful member payment or first successfully received employer payroll-funded payment attributable to the member only to determine membership activation, the first day of the 52-week Initial Term, and the first day of the 30-day waiting period. This does not give the member until payment clears to exercise a statutory cooling-off right and does not postpone or extend any cancellation deadline. For a covered workplace transaction, the cooling-off period runs from the transaction or signing date shown in the separate cancellation notices. Only otherwise qualifying purchases made on or after the 31st calendar day following the verified first-payment date may earn discounts.

5. Copies, language, and communications

The employee receives or can download the completed Employee Election Form, complete accepted plan terms, electronic-signature evidence, applicable payroll authorization, workplace cancellation statement, and two Notices of Cancellation. The secure payment provider separately supplies direct-payment setup or confirmation when applicable. Documents and notices must use the principal language of the sales presentation when required by law. The member consents to routine notices by email, must keep contact information current, and may request a paper copy. The transaction-specific workplace cancellation statement and forms are delivered separately through Armour Sync when applicable; they are not duplicated as detachable forms inside this general flyer.

6. Payment or payroll authorization

Payroll deduction: The employee separately and voluntarily authorizes the exact selected plans, total deduction per paycheck, payroll frequency, and first deduction date. The employee may revoke the payroll-deduction authorization as permitted by law, and the employer must stop future deductions within the time required by applicable law. Stopping the deduction does not, by itself, cancel the Armour membership or eliminate obligations that remain under the signed membership terms. Membership cancellation and any alternate payment arrangement are separate processes. An Early Termination Charge may not be taken through payroll without separate lawful authorization.

Member direct pay: The member must separately and affirmatively select and confirm Autopay for the exact recurring amount, frequency, payment weekday, and applicable first invoice date using a bank-account/ACH payment method through the secure payment provider, currently QuickBooks. Merely entering bank information or making a one-time invoice payment does not satisfy the recurring-payment requirement. Credit-card payment is not accepted. The member personally enters bank credentials with the payment provider; Armour representatives must not request, write, photograph, or email those credentials. If setup is not completed, the signed enrollment remains Payment Setup Pending and no membership activates. A material amount, frequency, schedule, or payer-email change requires a replacement Autopay authorization. Revoking the electronic-payment authorization does not by itself cancel the membership.

7. Payment revocation and membership cancellation are separate

Stopping or revoking a payment method or payroll deduction prevents future transactions under that authorization after the applicable processing period, but it does not by itself communicate a request to cancel the Armour membership. The member should separately submit a cancellation request. Cancellation remains effective even if an Early Termination Charge or other valid amount remains unpaid.

8. Failed payment, missed remittance, and cure

Payroll deduction: A signed deduction authorization or scheduled deduction does not by itself activate the membership. Armour uses the first successfully received payment attributable to the employee only to determine activation, the start of the Initial Term, and the waiting period. A missed, incomplete, or unidentified payment may delay activation or suspend the membership after the paid-through date. It does not postpone or extend any statutory cooling-off or cancellation deadline.

Member direct pay: If a recurring payment fails, Armour may provide written notice and a reasonable opportunity to update the payment method. Membership activity may be suspended after the paid-through date. If the failure is not cured, Armour may treat the membership as cancelled, stop future recurring charges, and separately invoice any lawfully assessed Early Termination Charge. Armour will not evade a revoked authorization by using a new transaction description or payment profile.

Full Terms & Conditions

INITIAL TERM, CANCELLATION, EARLY TERMINATION, AND CONTINUATION

Gas & Grocery | $12.99 weekly | 52-week Initial Term | $675.48 if active all 52 weeks

Maximum base Early Termination Charge: $103.92; it declines to $0 by week 52. Month-to-month thereafter until cancelled.

9. Plan price, Initial Term, and aggregate disclosure

The published weekly price is $12.99 and the 52-week aggregate is $675.48. For payroll deduction, the exact per-paycheck amount is shown on the signed Employee Election Form and is calculated from 52 weekly fees over the employer's stated pay periods per year; cents are truncated so the scheduled total does not exceed the displayed aggregate. For member direct pay, the exact weekly or biweekly recurring amount and schedule are shown before authorization. Each recurring charge pays for the applicable membership period; Armour does not finance or extend credit for the 52-week aggregate. The aggregate is a pricing disclosure, not an accelerated balance due at enrollment or cancellation. The recurring rate is fixed during the Initial Term unless the member affirmatively accepts a lawful change.

10. How to cancel

The member may cancel at any time online at armourlife.us/cancel, by emailing support@armourlife.us, by mailing a clear written request to Armour Life Solutions LLC, P.O. Box 43, Annsville, NY 13308, or through another method required by law. No reason or special wording is required. Cancellation is effective when received, ends membership activity at the paid-through date, and stops future membership charges or deductions after the applicable processing period.

11. Declining Early Termination Charge

If cancellation occurs after any applicable statutory cancellation period but before completing week 52, the maximum base Early Termination Charge for this plan is the lesser of eight weekly membership fees or $149, but never more than Armour's documented good-faith estimate of allocated unrecovered enrollment, travel, printing, payment-setup, and onboarding costs. The maximum base for this plan is $103.92. The maximum schedule is: weeks 1-13, $103.92; weeks 14-26, $77.94; weeks 27-39, $51.96; weeks 40-51, $25.98; week 52 and later, $0.00. Armour invoices any valid charge separately and will not automatically take it through payroll or electronically debit it without separate lawful authorization. The charge is intended as cost reimbursement, not a penalty.

12. Multiple plans and exceptions

For multiple Armour plans, the maximum base Early Termination Charge equals eight times the combined weekly fees of the plan or plans being terminated, subject to one cumulative $149 cap during the same Initial Term and the documented-cost cap. For a partial cancellation, only the cancelled plan fee is used. No charge applies to a timely statutory cancellation, unauthorized or mistaken enrollment, Armour's material breach, Armour's discontinuation of the plan, or where law prohibits it. Armour may document a hardship waiver without creating a right to future waivers.

13. Month-to-month continuation after week 52

After week 52, the membership continues month-to-month at the then-disclosed recurring rate until cancelled. No new 52-week commitment or Early Termination Charge begins. The member affirmatively consents to continuation during enrollment and will receive a retainable confirmation and any reminder required by law.

14. Price increases and material changes

Armour will not charge a higher recurring price without affirmative consent or another procedure expressly permitted by law. A material nonprice change will be disclosed clearly in advance. No change reduces a discount for a qualifying purchase made before the change's effective date. If required consent is not provided, Armour will not impose the increase and may end the membership at the paid-through date without an Early Termination Charge.

15. Refund policy

A timely statutory workplace cancellation receives any refund required by law. After that period, fees paid for elapsed membership periods are not refundable except for a billing error, unauthorized charge, Armour's failure to provide the membership, or where law requires otherwise. If Armour discontinues the plan, Armour will refund any prepaid amount for an unused period and no Early Termination Charge applies.

16. Effect of cancellation

Future recurring membership fees stop, plan activity ends on the paid-through date, and no further recurring fees accrue. A timely valid submission for a qualifying purchase made while the membership was active remains reviewable. Cancellation is not conditioned on paying an Early Termination Charge, speaking with a retention representative, or giving a reason.

17. Nonpayment and re-enrollment

A failed payment or missed remittance may suspend plan activity after the paid-through date. If not cured, Armour may treat the membership as cancelled. Re-enrollment requires a new agreement, current pricing, and a new 30-day waiting period. Armour may preserve original Membership Year records when reasonably necessary to prevent duplicated plan-year limits or abuse.

Full Terms & Conditions

DISCOUNT ELIGIBILITY, SUBMISSION, CALCULATION, REVIEW, AND PAYMENT

Gas & Grocery | $12.99 weekly | 52-week Initial Term | $675.48 if active all 52 weeks

Maximum base Early Termination Charge: $103.92; it declines to $0 by week 52. Month-to-month thereafter until cancelled.

18. Active membership and purchase date

The membership must be active and paid through the purchase date. Purchases made before the first eligible purchase date, during a suspension, after the paid-through cancellation date, or outside a listed category do not qualify. A valid submission for a purchase made while active remains reviewable after cancellation.

19. Household receipts only

Household means the member, spouse or domestic partner, dependent child, or another person at the member's primary address whose purchase was paid from household funds. Business, employer, resale, client, coworker, friend, purchased, traded, stolen, or otherwise acquired receipts are excluded. Household-paid gasoline, diesel, and other motor fuel is allowed for any vehicle, including a work vehicle.

20. Same-month submission deadline

Armour must receive the receipt by 11:59 p.m. Eastern Time on the last calendar day of the month printed on the receipt. The electronic received timestamp controls. A timely submission does not become late because Armour later requests clarification; the member ordinarily has 10 calendar days to provide requested clarification. Armour may provide reasonable disability accommodations, documented outage or emergency exceptions, and any longer period required by law.

21. Receipt content and verification

A submission should include the member name and Member ID, selected plan, and a clear complete receipt or invoice showing merchant, purchase date, qualifying item or service, quantity when relevant, amount paid, and evidence of payment. Armour may request reasonable proof of payment, identity, household address, item details, or merchant verification. A bank or card statement alone ordinarily does not establish item eligibility.

22. Discount calculation

Percentage discounts are calculated on the verified net qualifying item price after merchant coupons, discounts, credits, and returns, excluding sales tax, shipping, tips, and unrelated fees unless the published schedule expressly covers a fee. A fixed-dollar discount is the lesser of the published discount or the net amount actually paid, except a discount expressly stated per gallon, tire, ticket, or other unit. A discount never exceeds the verified qualifying net purchase amount. Percentage and unit calculations are truncated to two decimal places without rounding up; for example, $4.9786 is paid as $4.97.

23. Multiple categories and duplicate submissions

One receipt may support more than one listed category only when it separately identifies qualifying items. The same item, purchase, service, fee, or receipt may not be submitted more than once, split among members, or paid under overlapping categories. For an Everyday plan, an Amazon receipt cannot also receive the grocery discount when the published limitation prohibits both.

24. Published discount schedule and plan limits

The published Discount Schedule and plan-specific limitations displayed in this flyer are part of these terms. General eligibility, household, waiting-period, same-month, verification, return-adjustment, net-purchase, and anti-fraud rules apply to every category. Armour will not impose an undisclosed or retroactive category limit on a purchase made under the then-current schedule.

Plan-specific limitations: No additional category-specific limits beyond the published schedule and general rules.

25. Review and payment

Armour reviews complete submissions in good faith and may approve, partially approve, deny, or request information under the published schedule and these terms. Armour ordinarily communicates a decision within 30 calendar days after receiving a complete submission and issues an approved discount by check mailed to the member's mailing address within 30 calendar days after approval. Direct deposit is planned but is not currently available. A documented fraud review, legal hold, postal interruption, or event beyond reasonable control may extend timing; Armour will notify the member when practicable.

26. Denials and appeals

A denial or reduction will identify the reason. The member may appeal in writing within 30 calendar days and provide supporting information. A reviewer not responsible for the initial decision should evaluate the appeal when practicable. Failure to provide reasonably requested information within the stated time may result in a decision on the existing record.

27. Returns, refunds, chargebacks, and overpayments

The member must notify Armour if an item or service is returned, cancelled, refunded, charged back, reimbursed by another person, or otherwise no longer paid by the household after a discount is issued. Armour may offset or recover only the actual duplicate or improper payment.

Full Terms & Conditions

FRAUD PROTECTION, BONUSES, CHANGES, PRIVACY, AND LEGAL NOTICES

Gas & Grocery | $12.99 weekly | 52-week Initial Term | $675.48 if active all 52 weeks

Maximum base Early Termination Charge: $103.92; it declines to $0 by week 52. Month-to-month thereafter until cancelled.

28. Fraud, misuse, and verification

Altered, fabricated, duplicated, purchased, traded, stolen, recycled, non-household, business, resale, returned, unpaid, or misleading receipts are prohibited, except household-paid motor fuel expressly allowed for any vehicle. Multiple submissions of the same purchase and material misstatements are prohibited. Armour may use reasonable verification tools, contact merchants, or request records. On reasonable evidence of material misuse, Armour may deny affected submissions, suspend review, terminate prospectively, recover actual duplicate or improper payments, preserve evidence, and refer suspected fraud. Armour does not impose arbitrary fines. Written notice and a reasonable appeal opportunity will be provided unless law-enforcement or evidence-preservation needs reasonably require delay.

29. Discretionary courtesy bonuses

Authorized processors may occasionally add an unadvertised discretionary courtesy bonus to a particular redemption in the processor's discretion and judgment. Selection may be informal, irregular, and unpredictable and does not need to follow a published formula. It may not be conducted through a drawing, random number generator, entry pool, sweepstakes, contest, lottery, or advertised chance promotion, and no purchase, receipt, referral, entry, or other action gives a member a promised chance to receive a bonus. Armour records the amount, responsible processor, and required internal approval; optional internal context may be recorded when useful, but a separate reason is not required. A bonus is not guaranteed, is not part of the published plan payment, and creates no entitlement or precedent.

30. Suspension and termination

Armour may suspend or terminate prospectively for nonpayment after notice, material fraud, abuse, threats, misuse, violation of these terms, or legal necessity. If Armour terminates without member breach or discontinues the plan, no Early Termination Charge applies. Termination does not eliminate an approved discount or valid submission for a qualifying purchase made while active.

31. Future plan changes and discontinuation

Armour may clarify definitions or change a future Discount Schedule or nonprice term only prospectively after clear notice. No change reduces a discount for a qualifying purchase made before the change's effective date. If a material change substantially reduces the membership, the member may cancel before it takes effect without an Early Termination Charge.

32. Records, privacy, and security

Armour maintains enrollment, payment or payroll status, receipt, redemption, cancellation, and communication records to administer the plan, prevent fraud, respond to requests, and meet legal obligations. Payment credentials are handled by the secure payment provider, currently QuickBooks, and should not be emailed to Armour. Armour may use service providers under appropriate safeguards. The Member Privacy and Data Security Notice describes collection, sharing, retention, security, and privacy requests. Members should redact full account numbers, Social Security numbers, and unrelated sensitive information from receipts.

33. Brands, employers, and third parties

Armour is not affiliated with or endorsed by Amazon, QuickBooks or Intuit, retailers, service providers, employers, or brands referenced descriptively in the schedule. Brand names identify possible purchase sources only. The employer is not responsible for Armour's discount decisions, payments, cancellations, or data handling, except for the employer's own payroll, employment, or data responsibilities.

34. Taxes and professional advice

Discounts or courtesy payments may have tax consequences depending on the member's circumstances and applicable law. Armour does not provide tax, legal, financial, or insurance advice. The member is responsible for reporting and taxes legally due.

35. Governing law, nonwaivable rights, and severability

New York law governs to the extent permitted without reducing nonwaivable consumer rights. Federal, state, or local law controls over an inconsistent term. Nothing waives a statutory cancellation, wage-deduction, electronic-payment, privacy, fraud, electronic-signature, or other nonwaivable right. If one provision is

36. Entire agreement, version, and contact

The complete agreement consists of the personalized signed Employee Election Form or Enrollment Summary, these accepted plan terms, the published Discount Schedule, the applicable direct-payment or payroll authorization, required cancellation notices, the Member Privacy and Data Security Notice, and later written changes accepted or lawfully made effective. Oral statements do not change the agreement. Digital acceptance version: NY-MEMBER-PLAN-2026.08.06-R2.6.22. Flyer revision: NY-FLYER-2026.09.02-R5.1. Receipt submissions: discounts@armourlife.us. General support and cancellation: support@armourlife.us and armourlife.us/cancel. Mailing address: Armour Life Solutions LLC, P.O. Box 43, Annsville, NY 13308. Do not email bank credentials, Social Security numbers, or unrelated sensitive records.