ARMOUR
LIFE SOLUTIONS LLC
EVERYDAY SPENDING. REAL REWARDS.

GAS & GROCERY

NEW YORK ONLY

NEW YORK EMPLOYER CHANNEL
MEMBER DIRECT PAY

Household basics.
Better rewards.

Focused value for fuel, groceries and coffee with a simple, family-friendly structure.

WEEKLY MEMBER FEE

$12.99 /WEEK

RECURRING PAYMENT THROUGH QUICKBOOKS

GAS & GROCERY REWARDS OVERVIEW

CATEGORY	DETAILS	REWARD
GAS	Gasoline, diesel or other motor fuel for any vehicle	$0.50 / gallon
GROCERIES	Food and ordinary household paper products	5%
COFFEE DRINKS	Prepared coffee or tea beverages	10%

No category-specific redemption caps apply beyond the general household, timing, verification and anti-fraud rules.

★ Occasional discretionary bonuses may be offered at Armour's sole discretion and are not guaranteed.

Submit receipts and questions to: discounts@armourlife.us

Full Terms & Conditions

MEMBERSHIP, WORKPLACE ENROLLMENT AND PAYMENT

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

Base Early Termination Charge: $103.92; it declines to $0 by week 52.

1. Agreement and Nature of Membership

This flyer, its Reward Schedule and these Terms become part of the Membership Agreement when delivered with the member's completed and signed Enrollment Summary. The personalized plan, fee, Effective Date and cancellation information on the Enrollment Summary control if they conflict with this flyer. Armour Life Solutions LLC ("Armour") provides a paid receipt-rewards membership. It is not insurance, an investment, a bank or savings account, wage-replacement coverage, or an employer-sponsored benefit. Rewards depend on eligible household purchases and timely, valid submissions.

2. Employer-Hosted, Member-Direct Relationship

The employer only permits voluntary informational and enrollment access. The employer does not sponsor, fund, guarantee, administer, collect, transmit or decide payments or rewards, and does not receive the member's bank information. The membership is a direct agreement between Armour and the member. Declining, cancelling or not renewing must not affect employment.

3. Eligibility and Voluntary Enrollment

The member must be at least 18, provide accurate contact information, voluntarily select a plan, receive the full agreement before signing, and separately authenticate the recurring-payment authorization. No employer or representative may require enrollment or discourage cancellation. Oral statements do not change the written agreement.

4. Effective Date and 30-Day Waiting Period

The membership begins on the Effective Date shown on the Enrollment Summary. Only eligible purchases made on or after the 31st calendar day following the Effective Date may earn rewards. The first payment and Effective Date should be scheduled after any applicable workplace cancellation period whenever operationally possible.

5. Copies, Language and Communications

The member receives the signed Enrollment Summary, complete selected flyer and Terms, both Notices of Cancellation, and the payment authorization or confirmation. Documents and notices must use the same principal language as the sales presentation when required by law. The member consents to routine notices by email and must keep contact information current; paper copies are available on request.

WORKPLACE CANCELLATION RIGHT

When federal or New York law applies to an in-person workplace enrollment, the member may cancel without penalty until midnight of the third business day after signing. The member must receive a completed agreement and two completed Notices of Cancellation, and Armour must explain the right orally. A longer right required by law controls. A timely cancellation voids the membership, requires refund as required by law, and does not trigger an Early Termination Charge.

6. Recurring Bank Payment Authorization

The member separately authorizes recurring weekly electronic payments through Armour's third-party payment processor, currently QuickBooks. The authorization must clearly state the exact amount, weekly frequency and first debit date, and a copy or retainable confirmation must be provided. The member enters or confirms the member's own bank information. Armour representatives must not write, photograph or email bank credentials. A member may request a reasonable non-electronic payment method, such as invoice and check, without changing the membership price or cancellation rights.

7. Stopping or Revoking Electronic Payments

A member may stop or revoke a preauthorized electronic transfer through the member's bank as allowed by law. Once Armour receives an effective revocation, Armour will not continue initiating that debit. Stopping the payment method does not itself identify the desired membership action; the member should also submit a cancellation request. Armour may suspend or cancel for nonpayment and separately invoice a lawfully assessed Early Termination Charge.

8. Failed Payments and Cure

If a weekly payment fails, Armour may give written notice and allow 10 calendar days to update payment. Benefits may be suspended after the paid-through date. If payment is not cured, Armour may treat the membership as cancelled, stop future weekly charges and separately invoice the then-applicable Early Termination Charge. Armour will not retry under a new description or payment profile after authorization has been revoked.

Full Terms & Conditions

INITIAL TERM, CANCELLATION, EARLY TERMINATION AND CONTINUOUS SERVICE

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

Base Early Termination Charge: $103.92; it declines to $0 by week 52.

9. Weekly Fee, Initial Term and Total Price

The weekly membership fee is $12.99. Each weekly charge pays for the next weekly membership period; Armour does not finance or extend credit for the 52-week aggregate amount. The Initial Term is 52 weeks. If active for all 52 weeks, aggregate weekly fees are $675.48. The rate is fixed during the Initial Term unless the member affirmatively agrees to a change. The 52-week amount is a pricing disclosure, not an accelerated balance due at enrollment or cancellation.

10. How to Cancel

The member may cancel at any time online at armourlife.us/cancel, by emailing discounts@armourlife.us, or by mailing a clear written request to Armour Life Solutions LLC, P.O. Box 43, Annsville, NY 13308. No reason or special wording is required. Armour accepts cancellation through every medium Armour uses for consent. Cancellation is effective when received, ends benefits at the paid-through date, and stops future weekly charges. Cancellation is effective even if an Early Termination Charge remains unpaid.

11. Declining Early Termination Charge

If cancellation occurs after any applicable statutory cancellation period but before completing week 52, the maximum charge is based on the lesser of 8 weekly fees or $149 and declines under the schedule below. Armour will not assess more than its documented good-faith estimate of unrecovered enrollment, travel, printing, payment-setup and onboarding costs allocated to the membership. The charge is intended as cost reimbursement, not a penalty. Armour invoices it separately and will not debit it automatically without separate valid authorization.

WEEKS ACTIVE	CHARGE
Weeks 1-13	$103.92
Weeks 14-26	$77.94
Weeks 27-39	$51.96
Weeks 40-51	$25.98
Week 52+	$0.00

12. Multiple Plans and Exceptions

For multiple Armour plans, the base charge equals 8 times the combined weekly fees of the plan or plans being terminated, subject to one cumulative $149 cap during the same Initial Term. For a partial cancellation, only the cancelled plan's 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 waive a charge for documented hardship without creating a right to future waivers.

13. Month-to-Month Continuous Service After Week 52

After week 52, the membership automatically continues month to month at the disclosed weekly rate until cancelled. No new 52-week commitment or Early Termination Charge begins. The member affirmatively consents to this continuation on the Enrollment Summary. Armour will provide a retainable enrollment confirmation and a reminder before week 52 explaining continuation and cancellation methods.

14. Price Increases and Material Changes

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

15. Refund Policy

A timely statutory workplace cancellation receives a refund of payments as required by law. After that period, fees already paid for elapsed weekly 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, it will refund any prepaid amount for an unused period and no Early Termination Charge applies.

16. Effect of Cancellation

Future recurring membership fees stop, benefits end on the paid-through date, and no further weekly fees accrue. A timely, valid submission for an eligible purchase made while the membership was active remains reviewable. Armour separately invoices any applicable Early Termination Charge. Cancellation is not conditioned on paying that charge, speaking with a retention representative, or giving a reason.

17. Nonpayment and Re-enrollment

A failed payment may suspend benefits after the paid-through date. If not cured, Armour may treat the membership as cancelled. Re-enrollment requires a new agreement, current pricing, a new 30-day waiting period, and does not reset prior redemptions during the original Membership Year when Armour determines that rule is necessary to prevent abuse.

Full Terms & Conditions

REWARD ELIGIBILITY, RECEIPT SUBMISSION, CALCULATION, REVIEW AND PAYMENT

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

Base Early Termination Charge: $103.92; it declines to $0 by week 52.

18. Active Membership and Eligible 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 motor fuel is allowed for any vehicle, including a work vehicle.

20. Same-Month Submission Deadline

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

21. Receipt Content and Verification

A submission should include the member's name and member number, selected plan, and a clear complete receipt or invoice showing merchant, purchase date, eligible item or service, quantity when relevant, amount paid and payment completion. Armour may request reasonable proof of payment, identity, household address, item details or merchant verification. Bank or card statements alone ordinarily do not establish item eligibility.

22. Reward Calculation

Percentage rewards are calculated on the net eligible item price after merchant coupons, discounts, credits and returns, excluding sales tax, shipping, tips and unrelated fees unless the Reward Schedule expressly covers a fee. A fixed-dollar reward is the lesser of the published reward or the net amount actually paid, except rewards expressly stated per gallon, tire or ticket. An Armour reward never exceeds the eligible net purchase amount.

23. Multiple Categories and No Double Submission

One receipt may support more than one listed category only when the receipt separately identifies qualifying items. The same item, purchase, service, fee or receipt may not be submitted more than once, split among members, or rewarded under overlapping categories. For Everyday plans, an Amazon receipt cannot also receive the grocery reward.

24. Published Schedule and Plan Limits

No category-specific redemption caps apply beyond the general household, timing, verification, return-adjustment, net-purchase, and anti-fraud rules. General eligibility, household use, waiting period, same-month deadline, net-purchase cap, verification, return adjustments and anti-fraud rules apply to every category. Armour will not impose undisclosed or retroactive category limits on purchases made under the then-current Reward Schedule.

25. Review and Reward Payment

Armour reviews complete submissions in good faith and may approve, partially approve or deny them under the published Reward Schedule and Terms. Armour will ordinarily communicate a decision within 30 calendar days after receiving a complete submission and will issue an approved reward by check or another disclosed method within 30 calendar days after approval. A documented fraud review, legal hold, postal interruption or event beyond reasonable control may extend timing; Armour will notify the member.

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 supply 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 reward 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

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28. Fraud, Abuse 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 under the Reward Schedule. Multiple submissions of the same purchase and material misstatements are also prohibited. Armour may use reasonable verification tools, contact merchants or request additional records. On reasonable evidence of material misuse, Armour may deny affected submissions, suspend review, terminate prospectively, recover actual duplicate or improper payments, preserve records and refer suspected fraud. Armour does not impose arbitrary fines. Written notice and a reasonable appeal opportunity will be provided except where law-enforcement or evidence-preservation needs reasonably require delay.

29. Discretionary Surprise Bonuses

Armour may occasionally issue an individualized courtesy or service-recovery bonus selected through documented business judgment. Armour does not select recipients by drawing, lottery or random chance. A bonus may vary by member, amount, timing and frequency; is not earned, vested or guaranteed; is not part of the published Reward Schedule; does not replace or reduce an approved scheduled reward; and creates no right to a future bonus. Armour may change or discontinue this practice prospectively.

30. Suspension and Termination

Armour may suspend or terminate for nonpayment after notice, material fraud, abuse, threats, misuse, violation of these Terms or legal necessity. Termination is prospective and stops future weekly charges. If Armour terminates without member breach or discontinues the plan, no Early Termination Charge applies. Termination does not eliminate approved rewards or valid submissions for purchases made while active.

31. Future Plan Changes and Discontinuation

Armour may clarify definitions or change future Reward Schedules or nonprice terms only prospectively after clear notice. No change reduces a reward for an eligible 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 membership, payment-status, receipt, redemption and communication records to administer the plan, prevent fraud, respond to requests and meet legal obligations. Bank credentials are handled by the payment processor and should not be emailed to Armour. Armour may use service providers under appropriate safeguards. The Member Privacy and Data Security Notice, Version NY-DP-2026.07.25-R4, provided before enrollment and available at armourlife.us/member-privacy, 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/Intuit, retailers, service providers, employers or brands referenced descriptively in the Reward Schedule. Brand names identify eligible purchase sources only. The employer is not responsible for Armour's performance, payments, reward decisions, cancellations or data handling.

34. Taxes and Professional Advice

Rewards or bonuses 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, electronic-payment, privacy, fraud or other nonwaivable right. If one provision is unenforceable, the remainder remains effective to the extent lawful.

36. Entire Agreement, Version and Contact

The complete agreement consists of the signed Enrollment Summary, separate recurring-payment authorization, this flyer and Reward Schedule, any required cancellation notices, and later written changes accepted or made effective under these Terms. Oral statements do not change the agreement. Version: NY-DP-2026.07.25-R4. Receipts and service: discounts@armourlife.us. Cancellation: armourlife.us/cancel, discounts@armourlife.us, or written notice to P.O. Box 43, Annsville, NY 13308. Member Privacy Notice: armourlife.us/member-privacy. Do not email bank credentials, Social Security numbers or unrelated sensitive records.