

**Wilmington Trust's 2025 Heckerling Institute on Estate Planning Conference
Wine Drawing Sweepstakes ("Sweepstakes")
Official Rules**

NO PURCHASE NECESSARY TO ENTER OR WIN. VOID WHERE PROHIBITED BY LAW. Sweepstakes period is during exhibit hours at the 2025 Heckerling Institute on Estate Planning Conference, 8701 World Center Drive, Orlando, FL 32821 on January 13-17, 2025 ("Conference"). The Sponsor of this Sweepstakes is Wilmington Trust, 1100 North Market Street, Suite 1300, Wilmington, DE, 19801.

The Sweepstakes is open only to legal residents of the United States, who are 21 years of age or older at the time of entry. Employees, officers, contractors, and directors (and members of their immediate families) of Sponsor and its subsidiaries, affiliates and advertising agencies are not eligible to enter.

To enter during the Sweepstakes period, scan the QR code provided on signage at the Wilmington Trust Booth at the Conference and fill out the online form with entrant's valid telephone number and/or email. All entries become the property of Sponsor and will not be returned. Three winners will be chosen by random drawing from all eligible entries collected throughout the Conference. Any incomplete entries will be disqualified. Limit one entry per person.

Within approximately 30 days after the close of the Conference, each winner will be sent, to the address provided upon notification of winning, one bottle of Haut-Bailly Pessac-Léognan wine. Each bottle has an approximate retail value ("ARV") of \$130. Shipping cost has an ARV of \$40 per bottle. Total ARV of all prizes is \$510. ARV may vary based on location of winner and differing shipping cost. The winner may not substitute the prize for its cash equivalent. Sponsor reserves the right to replace the prize(s) with any article or service of similar or greater value at its sole discretion. Odds of winning are dependent on the number of eligible entries received. All entries have an equal chance of winning. Sponsor will attempt to notify winner within five business days of the Conference by telephone or email. If a potential winner cannot be reached after repeated attempts or does not reply to messages left within two weeks of drawing, is found to be ineligible, or does not comply with these Official Rules, including the return of any required documents, he/she will be disqualified and an alternate winner will be selected. By participating in the promotion, entrant agrees to release and hold Sponsor harmless from all losses, liability or claims in connection with the Sweepstakes or resulting from acceptance, possession, or use of any prize. Sponsor assumes no responsibility for lost or mutilated entries. If this Sweepstakes cannot be run as planned for any reason whatsoever, Sponsor reserves the right at its sole discretion to cancel the Sweepstakes. Prize winner shall be solely responsible for all federal, state and/or local taxes, and for any other fees or costs associated with the applicable prize.

Delivery will be contingent upon presence and signature of an adult age 21 or older at the time of delivery. Sponsor makes no representations around date or time of delivery.

Information collected from any entrant will be used for the Sweepstakes, to notify and announce the winner as set forth in these Official Rules, and future promotional purposes by Sponsor. Sponsor's privacy policy is available at <https://www.wilmingtontrust.com/privacy-security/digital-privacy-notice>.

These Official Rules are governed by the laws of the State of New York without giving effect to conflicts of law rules.

Except where prohibited by law, as a further condition of participating in the Sweepstakes, entrant agrees that (a) any and all disputes and causes of action arising out of or connected with the Sweepstakes or any prize awarded, shall be resolved individually, without resort to any form of class action, and exclusively, by final and binding arbitration in accordance with the Federal Arbitration Act ("FAA," Title 9 of the United States Code) under the auspices of the American Arbitration Association ("AAA"); (b) the Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings at such arbitration; and (c) judgment upon such arbitration award may be entered in any court having jurisdiction. ENTRANT HAS A RIGHT TO OPT OUT OF THIS ARBITRATION PROVISION. IF ENTRANT DOES NOT AGREE TO THIS MANDATORY ARBITRATION PROVISION WITH REGARD TO THIS PROMOTION, THEN, WITHIN 30 DAYS FROM THE DATE OF ENTRY, ENTRANT MAY OPT OUT OF THIS, AND ONLY THIS, PART OF THESE OFFICIAL RULES BY NOTIFYING THE SPONSOR OF SUCH OPT-OUT REQUEST BY PROVIDING WRITTEN NOTICE AND MAILING SUCH NOTICE TO: M&T BANK, REGULATORY SUPPORT, PO BOX 1468, BUFFALO, NEW YORK 14240-1468 (ATTN: ARBITRATION REJECTION). Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, and entrant further waives all rights to have damages multiplied or increased.

For the names of the winners, mail a self-addressed, stamped envelope, to be received before June 30, 2025 to: Heckerling Institute on Estate Planning Conference Drawing Winner List, c/o Lexi Grieshaber, Wilmington Trust, 1100 North Market Street, Suite 1300, Wilmington, DE, 19801.

Haut-Bailly is a trademark used by Chateau Haut-Bailly. Chateau Haut-Bailly is not a sponsor of, or otherwise affiliated with, the Sweepstakes.

The Heckerling Institute on Estate Planning is not a sponsor of, or otherwise affiliated with, the Sweepstakes.