UNSIGNED COPY

Annual Bahati Chama Pool Agreement - 2027

Version: 2026-10-22.1

Chama: Cash 5 • Chama #1

Annual contribution: USD 8.00 per participation slot for this chama. This acceptance covers 1 slot(s), USD 8.00 total. KES contributions use the disclosed exchange rate at submission.

1. Purpose. Participants jointly fund lottery ticket purchases for this chama during the 2027 season. Bahati Chama coordinates records and purchases; it is not affiliated with or endorsed by the Virginia Lottery. No winnings or return are guaranteed. This agreement does not establish regulatory approval or override applicable law.

2. Eligibility. Participation requires agreement acceptance, verified contribution and assignment to this chama. A pending submission or waitlist place does not establish ticket ownership. Participants must meet applicable age and other legal requirements.

3. Ownership. Each confirmed participation slot has an equal interest in tickets purchased after its confirmation. A participant holding S eligible slots owns S/T, where T is the total eligible confirmed slots recorded for that ticket, not maximum group capacity. Additional slots require a verified annual contribution per slot. The owner list, slot counts and fractions are frozen at purchase; later joins or additional slots cannot change earlier tickets. No organizer fee, percentage of winnings or additional ownership for personal funding is granted. Suggestions and reward points remain one per participant per group/draw, regardless of slots.

4. Late joining. The full annual contribution applies without proration even near year-end. A new participant owns only tickets purchased after acceptance, contribution verification and group assignment. They receive no interest in earlier tickets or their prizes. Later joins never change ownership of an existing ticket.

5. Season and contribution use. Annual participation ends December 31, 2027, and does not renew automatically. Contributions are committed to group ticket purchases during that season, including additional tickets. Voluntary withdrawal does not entitle a participant to a refund, subject to applicable law and remedies for errors or unfulfilled obligations.

6. Prizes. Valid prizes belong to the recorded ticket owners under these terms and official claim requirements. Where a cash/lump-sum election is available, participants agree to that election rather than an annuity. Advertised annuity jackpots are not cash payouts. Taxes, required withholding and official validation apply. Identity and tax documentation may be required before distribution.

6a. Jackpot suggestion bonus. For a future ticket whose chosen participant suggestion exactly matches all required winning numbers for the jackpot/top prize, the eligible suggester receives 5% of the actual distributable prize first. The remaining 95% is divided among all recorded owners by their confirmed slots, including the suggester's normal slot share. Smaller wins, generated numbers and purchased numbers that differ from the chosen suggestion do not qualify. No winnings or bonus are guaranteed. Distributable prize means the actual validated cash proceeds available to the pool after required withholding, applicable taxes and mandatory claim deductions, with any final tax reconciliation handled under the applicable claim requirements. It is not the advertised annuity jackpot. No organizer fee is deducted. This applies only to new ticket records with actual purchase times on or after 2026-10-22T14:15:21.000Z. The suggester must be a recorded owner of that ticket,

and the ticket must use their selected suggestion without substitution. Powerball requires all five main numbers and the Powerball; Cash 5 requires all five main numbers; Bank a Million requires all six main numbers for its top prize. A ticket with no eligible participant suggester distributes 100% by normal slot ownership. The bonus is an allocation among participants, not an organizer fee or additional contribution slot. Only the recorded chosen suggester qualifies, even if another participant suggested the same combination. Example: a suggester with 10% normal slot ownership receives 5% plus 10% of the remaining 95%, or 14.5% of the distributable qualifying prize.

7. Small-win policy. Under the disclosed group rules, verified and claimed small winnings may fund further group tickets or suggestion rewards. A valid suggestion earns one point per participant per group/draw; edits and public votes earn no extra points. The configured USD 10 reward goes to a unique points leader when eligible funding reaches the threshold; ties carry forward. Points reset when an award is allocated. Rewards are not guaranteed. This clause does not retroactively authorize use of earlier participants' winnings or resolve legal eligibility of the reward program.

8. Records and privacy. Ownership is determined by the frozen purchase record, not current group size or illustrative website percentages. Participants can access their accepted agreement and private ticket records with their phone and PIN. Public results remain limited for privacy; official winning numbers may be public.

9. Death or incapacity. Next-of-kin details are emergency contact information, not an automatic transfer of ownership. A deceased participant's acquired rights are handled using legally required estate or representative documentation.

10. Questions and disputes. Send a private written complaint with relevant contribution and ticket references. Bahati Chama aims to respond within 14 days. Unresolved disputes may proceed to independent mediation by agreement. Legal remedies remain available. Do not disclose PINs or sensitive claim documents publicly.

11. Changes and notice. Existing ticket ownership and accrued rights cannot be rewritten by later terms. The jackpot suggestion bonus is disclosed as the group's prospective rule reported by the organizer. New contribution submissions accept this version explicitly. Continued membership is not logged as a new electronic signature or as proof that an individual accepted a revision. No purchase is blocked while collecting reacceptances; existing acceptance records stay unchanged. Contact Bahati Chama privately before further ticket purchases if you disagree with a prospective rule. Any disputed change remains subject to applicable law and existing rights; this notice is not a determination that silence creates legally binding consent. Retain this version for your records.

Electronic acceptance: I am at least 18, have read the Annual Pool Agreement for my selected chama and season, and intend my entered full name and this acceptance to be my electronic signature. I understand that a submitted contribution does not itself confirm participation.

Official rules: https://law.lis.virginia.gov/admincode/title11/agency5/chapter41/

Virginia ticket/share restrictions: https://law.lis.virginia.gov/vacode/title58.1/chapter40/section58.1-4014/