

Breva™ Thrive Grant

OFFICIAL RULES

Effective July 1, 2026 | Revised July 1, 2026 | Supersedes all prior versions

IMPORTANT: NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO APPLY FOR OR WIN THIS GRANT. A PURCHASE OR PAYMENT WILL NOT IMPROVE AN APPLICANT'S CHANCES OF WINNING. VOID WHERE PROHIBITED.

These Official Rules ("Rules") govern the Breva™ Thrive Grant program (the "Program"). By submitting an application, each applicant ("Applicant") agrees to be bound by these Rules and by the decisions of Cadence Financial Group, Inc. dba Breva™ ("Breva," "we," "us," or "Sponsor"), which are final and binding on all matters relating to the Program.

1. Program Purpose

The Program provides catalytic, non-dilutive funding to early-stage and growing U.S. small businesses that generate positive, measurable impact in their communities. All eligible businesses are encouraged to apply. Breva welcomes applications that demonstrate benefits for historically underserved populations while maintaining a race- and gender-neutral selection process. This is a skill-based competition; recipients are selected on merit by evaluation of their applications, not by chance.

2. Eligibility

2.1 Who May Apply

- The applying business must be a for-profit entity legally formed and in good standing in any U.S. state, the District of Columbia, or a U.S. territory.
- The individual submitting the application on the business's behalf must be a legal resident of the fifty (50) United States, the District of Columbia, or a U.S. territory, and must be at least eighteen (18) years of age at the time of application.
- The individual must be an owner, officer, or authorized decision-maker of the business with authority to submit the application and, if selected, to execute the Grant Agreement on the business's behalf.
- The business's principal place of business and the activities funded by the grant must be located in the United States.

2.2 Operating History

Twelve (12) months of continuous operations before the application deadline is preferred. Businesses operating for less time remain eligible but should demonstrate strong early traction or clear potential for near-term community impact.

2.3 Revenue

The business must have generated commercial revenue prior to application. Revenue history is considered as part of Business Viability but is not, by itself, determinative.

2.4 Community Benefit

- The business must articulate a clear, trackable benefit to its community (for example, job creation or access to essential goods or services).
- Applications substantiating impact in historically underserved communities may receive favorable consideration within the Community Impact criterion. The Program does not grant preference on the basis of race, gender, or any other protected characteristic.

2.5 Ineligible Persons and Businesses

The following are not eligible: employees, officers, directors, and agents of Brevva and its parent, affiliates, and subsidiaries, and the immediate family members (spouse, parent, child, sibling, and their respective spouses) and household members of each; and Program judges and their immediate family and household members. Also ineligible are businesses whose principal activities involve lobbying, partisan political work, adult entertainment, cannabis, firearms, gambling, or any operation that violates applicable law; entities in bankruptcy; and entities unwilling to comply with Brevva's data-security requirements.

3. The Funded Collective™ Community

Brevva operates The Funded Collective™, its online community, available at collective.brevva.ai. Membership in The Funded Collective™ is free of charge. No purchase, payment, or fee of any kind is necessary to become a member, to apply for the Program, or to win, and no purchase or payment will improve an Applicant's chances of selection. Membership provides access to community resources, curated funding opportunities, expert sessions, and peer support.

As a condition of accepting a grant, each selected Recipient agrees to become and remain a registered member of The Funded Collective™ for the period specified in the Grant Agreement. Applicants are encouraged, but not required, to join The Funded Collective™ in order to submit an application.

The Funded Collective™ may offer optional services or programs (for example, coaching or premium tools) that carry associated fees. Enrollment in any such fee-based service is entirely voluntary, is not a condition of applying for or winning the Program, and will not improve an Applicant's chances of selection. An Applicant's or Recipient's ability to apply for, win, or receive a grant is not dependent on the purchase of any product or service from Brevva or The Funded Collective™, and no Applicant or Recipient is under any obligation to purchase anything at any time.

4. Grant Award

4.1 Amount and Number of Awards

One (1) Recipient per calendar quarter will receive a grant in the amount of USD \$5,000. Limit one (1) grant per business and per Applicant per calendar year. No cash-equivalent or other substitution of the grant is permitted except at Brevva's discretion. Each selected Applicant is referred to as a "Recipient."

4.2 Disbursement

Grant funds will be disbursed in accordance with the terms, schedule, and conditions set forth in the Grant Agreement executed by the Recipient, which may provide for disbursement in one or more installments or upon the achievement of specified milestones. Disbursement is contingent upon the Recipient executing the Grant Agreement and successfully completing any verification requested by Brevva. Payments will be made via ACH transfer.

4.3 Permissible Use of Funds

Funds must advance the Recipient's business mission or stated community-impact goals (for example, equipment, hiring, product development, or targeted outreach).

4.4 Prohibited Use

Grant funds may not be used for personal expenses, political contributions, or repayment of unrelated personal debt. Misuse may result in claw-back and other remedies available at law or in equity.

5. Application Period

The Program follows quarterly cycles. Opening and deadline dates are posted on Brevva's website at least thirty (30) days in advance. Applications submitted after the stated deadline, or that are incomplete, will not be

considered. Breva's designated server is the official time-keeping device for the Program.

6. Application Process

6.1 Submission

Applicants must complete the online Breva Thrive Grant application form and upload all required documentation by the stated deadline. Limit one (1) application per business per quarterly cycle. Applications must be the original work of the Applicant and must not infringe the rights of any third party.

6.2 Certification and Authorization

By applying, the Applicant certifies that all information provided is accurate and complete, and authorizes Breva to verify any portion of the application. Providing false or misleading information will result in disqualification.

7. Selection and Review

7.1 Evaluation Criteria

Applications are judged on merit by a panel of qualified reviewers selected by Breva, using a scoring rubric maintained by Breva. Applications are evaluated holistically against the following factors:

- **Community Impact** — reach, depth, and measurability of benefits.
- **Business Viability** — revenue history, growth path, and management capacity.
- **Alignment with Program Purpose** — consistency with Breva's mission of inclusive economic growth.
- **Clarity & Feasibility of Fund Use** — a realistic plan connecting requested funds to impact.

Breva may adjust the relative weighting of these factors and the underlying rubric from time to time in good faith. In each cycle, the eligible application receiving the highest aggregate score, as determined by the judging panel, will be selected as the Recipient. Because selection is based on the judged merit of each application rather than on chance, no fixed odds of winning apply; the likelihood of selection depends on the number and quality of eligible applications received.

7.2 Tie-Breaking

In the event of a tie, the tied application scoring highest on the Community Impact criterion will be selected. If a tie remains, Breva will convene the judging panel to make a final determination.

7.3 Non-Discrimination

Demographic information, if voluntarily provided, is used only in aggregated, anonymized form for program-evaluation purposes. Reviewers are instructed to disregard individual demographic data in scoring.

7.4 Finality of Decisions

All decisions are final and binding. Applicants may submit written questions regarding feedback within ten (10) business days of notification, but Breva is not obligated to re-evaluate any decision.

8. Notification and Acceptance

Selected Applicants will be notified by email and phone within ten (10) business days after the panel decision. To accept, a Recipient must sign the Grant Agreement, provide an IRS Form W-9, and supply ACH information within five (5) business days of notification. If a selected Applicant cannot be reached, declines, fails to respond or return required documents within the stated period, is found ineligible, or otherwise fails to comply with these Rules, the award may be forfeited and Breva may, in its discretion, select an alternate Recipient from the remaining eligible applications. As a condition of receiving a grant, a selected Applicant may be required to verify eligibility and the accuracy of its application, including by providing documentation of legal formation and good standing, taxpayer identification, and revenue. Breva may withhold disbursement pending satisfactory verification.

9. Post-Award Obligations

9.1 Progress Report

Recipients must submit brief progress updates confirming fund use and key outcomes (for example, jobs created, revenue growth, or customers served).

9.2 Recordkeeping and Audit

Recipients must keep records of fund use for three (3) years and furnish them to Brevva upon reasonable request.

9.3 Publicity

Except where prohibited by law, and as a condition of receiving a grant, each Recipient grants Brevva the right to use the business name, logo, city and state, and non-confidential project descriptions in Brevva's communications and promotional materials, without additional compensation or approval. Detailed financials and proprietary data will not be shared without the Recipient's additional written consent.

10. Data Privacy

10.1 Use of Data

Application data may be used to refine Brevva products, improve future grant cycles, and offer Applicants relevant resources. Data will be anonymized or aggregated whenever practicable. Brevva's collection and use of personal information is also governed by its Privacy Policy, available at www.brevva.ai/privacy-policy, which is incorporated into these Rules by reference.

10.2 Opt-Out

Applicants may opt out of future marketing communications at any time by emailing contact@brevva.ai. Opting out of marketing communications does not affect required Program-related communications or a Recipient's membership obligations under the Grant Agreement.

11. General Conditions

11.1 Program Changes

Brevva may amend, suspend, modify, or terminate the Program, or these Rules, at its discretion, including for reasons of fraud, technical failure, or any cause that corrupts the administration or integrity of the Program. Grants already awarded will be honored.

11.2 Disqualification

Brevva reserves the right to disqualify any Applicant who tampers with the application process, violates these Rules, or acts in an unsportsmanlike or disruptive manner.

11.3 Release and Limitation of Liability

By applying, each Applicant releases Brevva, its parent, affiliates, subsidiaries, and their respective officers, directors, employees, and agents (the "Released Parties") from any liability for any loss, harm, damage, cost, or expense arising out of or relating to participation in the Program or the acceptance, use, or misuse of any grant. The Released Parties are not liable for any indirect, incidental, special, or consequential damages.

11.4 Indemnification

Each Applicant agrees to indemnify and hold harmless the Released Parties from and against any third-party claim, demand, or liability, including reasonable attorneys' fees, arising out of the Applicant's application materials, the Applicant's breach of these Rules, or the Applicant's violation of any law or the rights of any third party.

11.5 Force Majeure

Brevva is not responsible for any failure or delay in performing its obligations under these Rules to the extent caused by events beyond its reasonable control, including acts of God, natural disasters, epidemics, labor

disputes, failures of banking or payment systems, telecommunications or internet outages, or governmental action.

11.6 Tax Responsibility

Grants may be treated as taxable income. Recipients are solely responsible for any applicable taxes and are advised to consult their own tax advisors. Breva will issue an IRS Form 1099 where required.

11.7 Governing Law

These Rules are governed by the laws of the State of Delaware, without regard to conflict-of-law principles.

11.8 Binding Arbitration; Class-Action Waiver

PLEASE READ THIS SECTION CAREFULLY. IT AFFECTS YOUR LEGAL RIGHTS, INCLUDING YOUR RIGHT TO FILE A LAWSUIT IN COURT AND TO HAVE A JURY TRIAL.

Except for the matters carved out below, any dispute, claim, or controversy arising out of or relating to the Program or these Rules, including their formation, interpretation, breach, or termination, shall be resolved exclusively by final and binding arbitration administered by the American Arbitration Association (“AAA”) under its Consumer Arbitration Rules then in effect. The arbitration shall be governed by the Federal Arbitration Act. The arbitration shall be conducted before a single arbitrator, and, unless the parties agree otherwise, shall take place in Delaware or, at the Applicant’s election, in the county of the Applicant’s principal place of business, or by telephone or video conference. The arbitrator’s award may be entered in any court of competent jurisdiction.

All claims must be brought in the parties’ individual capacity, and not as a plaintiff or class member in any purported class, collective, consolidated, or representative proceeding. The arbitrator may not consolidate more than one person’s claims and may not preside over any form of a representative or class proceeding. If this class-action waiver is found to be unenforceable, then the entirety of this arbitration provision shall be null and void with respect to the affected claims.

Exceptions. Notwithstanding the foregoing, either party may (i) bring an individual claim in a small claims court of competent jurisdiction, and (ii) seek injunctive or other equitable relief in a court of competent jurisdiction to protect its intellectual property or confidential information.

Right to Opt Out. An Applicant may opt out of this arbitration provision by sending written notice to contact@breva.ai within thirty (30) days of first submitting an application. The notice must include the Applicant’s name, business name, and a clear statement of intent to opt out of arbitration. Opting out will not affect any other provision of these Rules or the Applicant’s eligibility for the Program.

11.9 Severability

If any provision of these Rules is held invalid or unenforceable, that provision will be limited or eliminated to the minimum extent necessary, and the remaining provisions will remain in full force and effect.

11.10 Winner List

The name and city/state of each Recipient will be posted on Breva’s website for a reasonable period following each cycle. Applicants may also request Recipient information by writing to contact@breva.ai.

Sponsor. The Program is sponsored by Cadence Financial Group, Inc. dba Breva™. Questions may be directed to contact@breva.ai.

© 2026 Cadence Financial Group, Inc. All rights reserved.