SupplyReady™ Terms & Disclosures

Effective Date: 10/15/2026

These Terms and Disclosures ("Terms") govern participation in the SupplyReady™ membership program operated by PrepVault Inc. ("PrepVault," "we," "our," or "us"). By enrolling in SupplyReady, you confirm that you have read, understand, and agree to these Terms.

Important terms. Please read these Terms carefully. In particular:

- **30-day waiting period.** Membership benefits begin thirty (30) days after you enroll, but membership fees are charged from the date of enrollment unless a promotional free period applies (Section 3).
- **Automatic renewal.** Your membership renews and is billed each billing period until you cancel (Section 13).
- **No guaranteed supplies.** Membership provides access to a program. It does not guarantee that goods will be distributed (Sections 1 and 4).
- **Arbitration, jury trial waiver, and class action waiver.** Section 28 requires most disputes to be resolved by binding individual arbitration and waives jury trials and class actions. You may opt out within thirty (30) days of enrollment.

1. Program Overview (What SupplyReady Is and Is Not)

SupplyReady™ is a preparedness membership program that gives enrolled households access to a program, not ownership of goods. The program is designed to help members access certain essential household goods when significant supply shortages affect retail stores in their local service area.

- Your membership fee pays for access to the SupplyReady program and its eligibility rules, not for any particular product, quantity, or delivery.
- Membership does not guarantee that supplies will be distributed during your membership term.
- If supplies are distributed, we do not guarantee the type, brand, quantity, or timing of any goods.
- SupplyReady is intended to supplement, not replace, your own emergency and household preparedness planning.

SupplyReady is not insurance. It is not an insurance policy, indemnity contract, service contract, or warranty, and it is not offered or regulated as insurance. The distinction is structural:

- **Your fee buys access to a program, not the transfer of risk.** You are paying for membership in an organized preparedness program.
- **No indemnification.** Your membership does not entitle you to any payment, reimbursement, indemnity, or compensation for any loss, damage, injury, or expense.
- **No claims.** There is no claims process, no adjuster, no coverage determination, and no benefit payable.
- **No premium.** No portion of your fee is a premium, is rated against your individual risk, or is held in reserve against future losses.
- **No guaranteed distribution.** Whether the program activates for any event is decided by PrepVault in its reasonable discretion, as described in Section 4.

- **Any distribution is in kind, and shared.** Support takes the form of shared, limited household goods at a distribution location, not a financial benefit payable to you.

SupplyReady is also not a food delivery service, a grocery subscription, a storage service you control, or a prepaid purchase of goods.

2. Marketing Materials Are Summaries

Descriptions of SupplyReady that appear in advertising, on our website, in videos, in the PrepVault app, on social media, or in any other promotional material are general summaries of what the program is designed to do. They do not describe every condition or limitation. They do not create any entitlement to any specific item, brand, quantity, value, location, or timeframe beyond what these Terms provide.

These Terms control. Where any promotional material conflicts with these Terms, these Terms govern. Nothing in this section limits any rights you have under consumer protection laws that cannot be waived.

3. Membership Activation and Waiting Period

Your membership benefits do not begin immediately. There is a 30-day waiting period, and you are charged during it unless a promotional free period applies.

- Membership benefits become active thirty (30) days after your initial enrollment (the "Activation Date").
- During this 30-day waiting period you are not eligible to receive supplies or to participate in any distribution event, including during a shortage that occurs within the waiting period.
- Membership fees are charged from the date of enrollment, including during the waiting period, unless a promotional free period applies.
- The waiting period allows us to plan inventory, logistics, and fair allocation across members.
- We disclose the waiting period at checkout before you enroll.

4. Program Activation Conditions (When We Operate)

SupplyReady may activate for a member's service area when we determine that major retail stores in that area are experiencing significant shortages of essential household goods of the kinds described in Section 7.

- We will administer the program in good faith. Activation decisions are made solely by PrepVault, in our reasonable discretion, based on factors that may include retail inventory conditions, available inventory, logistics and distribution capacity, safety considerations, and regional demand.
- Activation is not automatic and is not guaranteed for any particular event, shortage, or emergency.
- We may decide not to activate even if shortages exist, if operational conditions do not support safe or feasible distribution.

- We do not guarantee that any distribution will occur within any particular period of time following the onset of a shortage.

5. Member Allocation — What It Means

We use the term "allocation" to describe how the program plans inventory capacity across its membership. Allocation is an internal planning and inventory concept. It is not a purchase, a deposit, a credit, an account balance, or ownership of any goods.

- An allocation reflects the quantity and category of goods the program plans for based on your household's eligibility. It does not mean specific items are set aside, labeled, or held in your name.
- **You do not own, hold title to, or have any possessory interest in any goods unless and until goods are physically distributed to you at a distribution location.**
- Any dollar figure associated with an allocation is an estimate of retail value based on the categories of goods the program plans to source. It is not a measure of what you will receive. It is not a credit, a store value, a refundable amount, or a sum you may request, redeem, transfer, or convert to cash.
- Allocations may change as inventory, pricing, membership levels, and operating conditions change.
- **If your membership ends for any reason, any allocation associated with it ends at the same time.** You are not entitled to receive, be paid for, or take possession of any allocated goods on cancellation, termination, or non-payment.

6. Distribution Method and Member Responsibilities

When SupplyReady activates for your service area, we may notify you by email, SMS text message, push notification, and/or within the PrepVault platform. See Section 24 regarding communications consent.

- You may be directed to one or more designated distribution locations where supplies may be available for eligible members.
- You are responsible for traveling to and from any distribution location. Home delivery is not guaranteed and may not be offered in your area.
- We do not guarantee that a distribution location will be within any particular distance of your home.
- Distribution schedules, locations, and procedures may change without notice based on safety, weather, logistics, and other operational conditions.
- You must present valid identification and proof of membership as we reasonably require in order to receive supplies.

7. Types of Supplies (Examples Only)

When available, SupplyReady may distribute categories of common household essentials, which may include:

- Bottled water and beverages

- Shelf-stable foods, canned goods, grains, and pasta
- Hygiene and personal care products
- Paper goods
- Pet supplies

The exact items, brands, sizes, and quantities will vary by event and inventory. Any examples we provide, on our website, in marketing materials, or in the app, are examples only and do not create an entitlement to those specific goods.

8. Supply Safety, Suitability, and Condition

Supplies may include food, beverages, hygiene products, pet items, and other household goods.

Your responsibility. You are solely responsible for reviewing labels, ingredients, warnings, expiration dates, and instructions, and for deciding whether any item is appropriate for you, your household, children, or pets, including with respect to allergies, dietary restrictions, medical conditions, and pet diets. PrepVault does not provide medical, dietary, or nutritional advice and does not verify that any supply is suitable for any particular person or animal.

Condition and handling. Goods are sourced from commercial suppliers and distributors and are stored and rotated by our suppliers according to applicable food safety requirements. We do not manufacture, process, or repackage food products.

No warranty. GOODS ARE DISTRIBUTED AS IS. TO THE MAXIMUM EXTENT PERMITTED BY LAW, PREPVAULT DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, WITH RESPECT TO ANY ITEM DISTRIBUTED. Some states do not allow the exclusion of implied warranties, so this disclaimer may not apply to you. Manufacturer warranties and labeling, where they exist, are unaffected.

Title and risk. Title to and risk of loss for any item passes to you when the item is handed to you at a distribution location. You are responsible for safe transport, storage, preparation, and use of all supplies you receive.

Recalls. If we become aware that an item we distributed is subject to a manufacturer or regulatory recall, we will make reasonable efforts to notify affected members using the contact information on file. You are responsible for checking recall notices and for maintaining current contact information in your account.

9. Supply Quantities, Allocation, and No Guarantee of Service

Supply quantities per household may depend on household size as represented by you or as reasonably determined by us, available inventory and supply chain conditions, and overall member demand during a shortage event.

To promote fairness:

- We may limit quantities, restrict frequency of pickups, or prioritize certain service areas, distribution locations, or pickup times based on operational and safety considerations.

Your membership tier does not affect priority unless that is stated in the tier description shown to you at enrollment.

- We may not be able to serve all members during every supply disruption event, even if the program activates in your area.
- Allocation decisions are made by PrepVault in its reasonable judgment to promote equitable access to limited resources and do not create any entitlement to a minimum quantity or service level.

10. Eligibility

To enroll in SupplyReady you must:

- Be at least eighteen (18) years of age and legally able to enter into a binding agreement •

Provide accurate information about your identity, household, and primary residence

- Maintain a current primary residence within an active designated service area to remain eligible to receive supplies

SupplyReady is available only within designated metropolitan service areas that we decide to open and support. We may request reasonable documentation to verify your residency or household information, and we may suspend or terminate your membership, or restrict access to distributions, if eligibility information is incomplete, inaccurate, or misrepresented.

11. Change of Address or Service Area

If you move, you are responsible for updating your address in your account. Eligibility follows the address on file.

- If you update your address to one outside a designated service area, you will not be eligible to receive supplies. We will notify you by email and cancel your membership at the end of your current billing period, so you will not be billed again.
- If you move outside a designated service area without updating your address, billing continues until you update your address or cancel.
- If we discontinue operations in your service area, we will notify you, stop billing as of the date of discontinuation, and refund a prorated portion of the fee for the unused part of your current billing period.
- Moving within a service area does not restart your 30-day waiting period. Moving from outside a service area to inside one may require a new waiting period, which we will disclose at the time.

12. Founding Member and Promotional Offers

From time to time we may offer promotional pricing, including founding member offers, introductory pricing, or a free period.

- The specific terms of any promotion, including its duration, eligibility, quantity limits, the price that applies when it ends, and what else happens when it ends, will be disclosed to you at the time of enrollment.
- Unless stated otherwise, any free or discounted period converts automatically to a paid

recurring membership when the promotional period ends, at the standard price for your tier that was disclosed to you at enrollment. If that price has changed, the price change notice in Section 13 applies.

- We will send you a reminder by email at least seven (7) days and no more than twenty one (21) days before that conversion, stating the date paid billing begins, the amount, and how to cancel.
- You may cancel at any time before the promotional period ends to avoid being charged the standard price, using the methods in Section 13.
- The 30-day waiting period in Section 3 applies to promotional memberships in the same way it applies to standard memberships.

- Where a promotion is limited to a stated number of members, eligibility is determined by enrollment order as recorded in our systems, and the offer ends when that number is reached or on the stated end date, whichever comes first.
- Promotional offers may not be combined with other offers and are not transferable.

13. Membership Fees, Billing, and Auto-Renewal

SupplyReady operates as an auto-renewing subscription membership. By enrolling, you authorize the following:

Recurring charges. You authorize us and our payment processor to automatically charge the membership fee to your selected payment method each billing period until you cancel. The billing period is monthly unless a different period is shown to you at checkout.

Automatic renewal. Your membership automatically renews at the end of each billing period unless and until you cancel. Your first charge occurs at enrollment, before your 30-day waiting period has elapsed, unless a promotional free period applies. At least once a year, we will send you an email reminder that your membership renews automatically, stating the amount, the billing frequency, and how to cancel.

Current price. The amount charged each period will be the then-current membership price plus any applicable taxes or fees. We will notify you by email before any price change, at least seven (7) days and no more than thirty (30) days before it takes effect or as otherwise required by law. The notice will state the new price and how to cancel, and the change will apply only to billing periods beginning after that notice.

Pricing. SupplyReady is offered in membership tiers described at enrollment. Current pricing for each tier is disclosed to you at enrollment and displayed at checkout, and is not stated in these Terms because it is subject to change without amending this document. The price applicable to
your membership is the price shown to you at checkout, plus any applicable taxes or fees, and remains subject to the Current price provision above.

How to cancel. You may cancel at any time, online and without speaking to anyone, through your account settings on our website or in the PrepVault app. You may also cancel by emailing support@prepvault.org or by contacting us using the information in Section 33. Cancellation is available by the same method you used to enroll.

Effect of cancellation. Cancellation takes effect at the end of your current billing period. You

will continue to have access to membership eligibility, if the program is active and your waiting period has elapsed, until that time. Any allocation associated with your membership ends when your membership ends, as described in Section 5.

Refunds. Membership fees are non-refundable once billed, and we do not provide prorated refunds for partial billing periods, with three exceptions: where a refund is required by applicable law, where we choose to provide one as a courtesy, and where we discontinue the SupplyReady program or your service area. If we discontinue the program or your service area, we will refund a prorated portion of the fee for the unused part of your current billing period.

Payment failures. You are responsible for maintaining a valid payment method. If a payment fails, we will attempt to charge your payment method again and will notify you by email so that you can update your billing information. If payment is not received within fifteen (15) days after that notice, we may suspend or cancel your membership. Membership eligibility does not apply during any period for which payment has not been received.

Suspension and termination by us. We may suspend or terminate your membership, in whole or in part, if you violate these Terms or applicable law, if we detect or reasonably suspect fraud, misuse, or ineligible residency, or if we discontinue the SupplyReady program or a particular service area, subject to any required notices.

14. Non-Transferability and Prohibited Uses

SupplyReady memberships are for personal household use only. You may not:

- Resell or redistribute supplies for commercial purposes
- Use supplies for any business, resale, or profit-making activity
- Share your membership access in a way that circumvents eligibility or allocation rules • Provide false information about identity, household size, or residency • Engage in any fraudulent, abusive, or misleading activity related to the program

We may suspend or terminate your membership, and refuse future enrollment, where we suspect misuse, fraud, or violation of these Terms.

15. Member Conduct at Distribution Locations

Members and guests must follow all posted rules and instructions from PrepVault personnel at distribution locations. We may refuse service or require any person to leave if they engage in unsafe, abusive, or threatening behavior, interfere with operations, ignore safety directions, or otherwise present a safety risk.

Members are responsible for supervising at all times any minors they bring to a distribution location.

16. Photography and Media

PrepVault may photograph, film, or record at distribution locations for operational, training, and safety purposes. By attending a distribution location, you consent to being included in such recordings and to PrepVault's use of them for those purposes, without compensation. If you

prefer not to appear, tell PrepVault personnel on site and we will make reasonable efforts to accommodate you.

We will not use your image, or the image of any minor accompanying you, for advertising or promotional purposes, and will not publish your name or other identifying personal details, without your separate written permission.

17. Member Preparedness Responsibility

SupplyReady is a support program, not an insurance policy and not a guaranteed supply service.

- You remain solely responsible for your own household's emergency and preparedness planning and for maintaining adequate supplies independent of this program.
- PrepVault does not guarantee that supplies will be available during every emergency, disaster, or supply disruption, even if you are a paying member.

18. Operational Limitations

Our ability to operate distributions depends on many factors beyond our control, including but not limited to transportation and fuel disruptions, supplier or warehouse failures, severe weather events and natural disasters, power or communications outages, infrastructure damage or road closures, public health emergencies or government orders, and safety or security risks to staff, volunteers, or members.

We may delay, modify, relocate, or suspend operations at any time if we determine that conditions do not safely or reasonably allow for distributions.

19. Emergency Services Disclaimer

SupplyReady is not an emergency response service, and we do not dispatch emergency personnel or vehicles. In any life-threatening or urgent situation, you must contact 911 or local emergency services and follow guidance from public authorities.

20. Household Readiness Assessment

We may offer a free household readiness assessment, which produces a readiness score and report based on information you provide and on publicly available geographic risk data.

- The assessment is an informational and educational tool only. It is not a prediction of any specific event, a professional risk assessment, an emergency plan, an inspection, or advice of any kind.
- Scores and risk levels are general estimates and are not tailored to your specific property, structure, health circumstances, or situation.
- Publicly available hazard data is intended for broad planning and comparison and is not a substitute for localized risk assessment or guidance from emergency management authorities.

- Taking the assessment does not enroll you in any membership and does not obligate you to purchase anything.
- You should not make evacuation, safety, financial, or insurance decisions on the basis of a readiness score.
- Information you provide when taking the assessment is handled as described in the Privacy Policy, and you may receive follow-up communications from PrepVault, which you may opt out of at any time.

21. Electronic Records and Signatures

By enrolling, you consent to receive these Terms, the Privacy Policy, billing notices, program notices, and other required disclosures electronically, by email or by posting in your account or the app.

- You may withdraw this consent by contacting us, but doing so may require us to cancel your membership, since the program is administered electronically.
- To access electronic records you need a device with internet access, a current browser, and a working email address. You are responsible for keeping the email address in your account current.

- You may request a paper copy of any record by contacting us using the information in Section 33.

22. Privacy and Member Information

Our collection and use of your information is described in the PrepVault Privacy Policy, which is incorporated into these Terms by reference. By enrolling, you acknowledge that you have read the Privacy Policy.

Information you provide, including your name, contact details, household size, and address or ZIP code, is used to administer your membership, determine eligibility, plan inventory and allocation, and communicate with you about the program.

23. Location Information

If you use the PrepVault app and choose to enable location services, we may use your device location to identify relevant distribution locations and local conditions. You may disable location access at any time through your device settings. Disabling location access may limit certain features but does not affect your membership status.

24. Communications Consent

By enrolling, you consent to receive communications from PrepVault relating to your membership, including transactional and program communications by email, SMS text message, and push notification.

- Message and data rates may apply. Message frequency varies.

- You may opt out of SMS messages at any time by replying STOP to any message, and you may reply HELP for help. You may disable push notifications in your device settings.
- **Opting out of SMS or push notifications may mean you do not receive time sensitive information about activations or distribution locations.** Email remains our record method of notice.
- Consent to receive marketing messages is not a condition of purchase and may be withdrawn separately.

25. Emergency Alerts and Notifications

PrepVault platforms, including the PrepVault app, may provide preparedness-related alerts and notifications in connection with SupplyReady.

- PrepVault is not an emergency alerting authority. Our alerts are not official warnings and are not part of the Emergency Alert System, Wireless Emergency Alerts, the Integrated Public Alert and Warning System, or any government warning system.
- Alerts rely on external data sources and PrepVault's own operational determinations, and are provided on an informational, best-efforts basis.
- Alerts may be incomplete, delayed, inaccurate, or unavailable for certain events or locations, and may fail entirely during the conditions in which they would be most useful.
- You must monitor official emergency channels and must not rely on PrepVault alerts as your sole or primary source of emergency information.

- Alert delivery depends on your device, network connectivity, notification permissions, and third-party delivery systems, none of which PrepVault controls.
- By choosing to receive alerts through the PrepVault app, you accept the risk that an alert may be missed, delayed, inaccurate, or not delivered. PrepVault's liability for any harm resulting from your reliance on, or the absence of, any alert is limited as set out in Section 26.

26. Limitation of Liability

This section applies to every other section of these Terms. To the maximum extent permitted by law:

- PrepVault and its officers, directors, employees, contractors, and agents are not liable for any indirect, incidental, special, consequential, or punitive damages arising out of or related to your membership or participation in SupplyReady, including service interruptions, lost, delayed, missed, or inaccurate alerts or notifications, reliance on any alert, or the availability of supplies.
- Our total aggregate liability for any claim related to your membership will not exceed the greater of (a) the membership fees you actually paid to PrepVault for SupplyReady during the twelve (12) months immediately before the event giving rise to the claim, or (b) one hundred dollars ($100).

Nothing in these Terms limits any of the following, to the extent applicable law does not permit the limitation:

- any non-waivable consumer rights under applicable law;
- liability for death or personal injury caused by our negligence; or
- liability for our fraud or willful misconduct.

27. Force Majeure

PrepVault is not responsible for any failure or delay in performance due to causes outside our reasonable control, including but not limited to natural disasters, war, terrorism, labor disputes, pandemics, government restrictions, supply chain disruptions, transportation failures, or infrastructure damage. In such circumstances, our obligations may be suspended for the duration of the event.

28. Dispute Resolution, Jury Trial Waiver, and Class Action Waiver

Please read this section carefully. It affects your legal rights, including your right to bring a lawsuit in court.

Informal resolution first. Before beginning arbitration, you agree to contact us at support@prepvault.org with a written description of your dispute and the resolution you are seeking. We will attempt in good faith to resolve the dispute with you. Either party may begin arbitration if the dispute is not resolved within sixty (60) days of that notice. Any statute of limitations or other filing deadline is paused during that 60-day period.

Binding individual arbitration. Where permitted by law, any dispute or claim arising out of or relating to these Terms or your participation in SupplyReady that is not resolved informally will be resolved by binding individual arbitration administered by the American Arbitration Association under its Consumer Arbitration Rules, available at www.adr.org. The arbitration will

be conducted by a single arbitrator. Unless you and PrepVault agree otherwise, any hearing will be held by video or telephone, or in the county of your residence if an in-person hearing is required.

Jury trial waiver. You and PrepVault each waive any right to a jury trial, to the extent permitted by law.

Class action waiver. You and PrepVault each waive any right to participate in a class, collective, consolidated, or representative action, to the extent permitted by law.

If the class action waiver cannot be enforced. If the class action waiver is found unenforceable as to a particular claim or request for relief, that claim or request will be severed and decided in court, and all other claims will remain in arbitration.

Coordinated filings. If twenty-five (25) or more similar arbitration demands are filed against PrepVault by or with the coordination of the same counsel or coordinated counsel, the AAA Mass Arbitration Supplementary Rules will apply to those demands, and the parties will cooperate with the process arbitrator and global mediation procedures provided for in those rules.

Opt out. You may opt out of this arbitration agreement by emailing support@prepvault.org within thirty (30) days of your enrollment, stating your name and that you opt out of arbitration. Opting out will not affect your membership in any way.

Exceptions. If your state's law does not permit arbitration or class-action waivers for certain claims, those specific claims may be brought in court as required, and this does not affect the enforceability of the remaining provisions. Nothing in this section prevents either party from bringing an individual claim in small claims court.

29. Governing Law

These Terms are governed by the laws of the State of Nevada, without regard to conflict-of-law principles, except to the extent local consumer protection laws or public policy in your state require otherwise.

30. Changes to the Program and to These Terms

We may update the SupplyReady program and these Terms from time to time.

- When we make material changes, we will post the updated Terms on our website and in the app, and will notify enrolled members by email at least thirty (30) days before the changes take effect, except where a shorter period is required for legal or safety reasons. Price changes are notified as described in Section 13.
- The Effective Date at the top of this page will reflect the date of the latest update.
- If you continue your membership after an update becomes effective, you are deemed to have accepted the updated Terms. If you do not agree, you may cancel as described in Section 13.

31. Severability, Waiver, Assignment, and Entire Agreement

If any provision of these Terms is held unenforceable, that provision will be modified to the minimum extent necessary or severed, and the remaining provisions will remain in full force and effect.

Our failure to enforce any provision, or any delay in doing so, is not a waiver of that provision or of any other. A waiver is effective only if given in writing.

PrepVault may assign these Terms in connection with a merger, acquisition, reorganization, or sale of assets. You may not assign your membership or any rights under it.

These Terms, together with the PrepVault Program Disclosures, the Privacy Policy, and any enrollment materials presented to you at checkout, constitute the entire agreement between you and PrepVault regarding SupplyReady and supersede any prior or contemporaneous agreements regarding SupplyReady. If these Terms conflict with the Program Disclosures, these Terms govern. Nothing in this section limits any rights you have under consumer protection laws that cannot be waived.

32. Relationship to Other PrepVault Programs

SupplyReady and DisasterDeploy are separate membership programs with separate terms. Enrollment in one does not enroll you in, or entitle you to any benefit of, the other. If you enroll in both, each membership is governed by its own terms and billed separately.

33. Contact Information

PrepVault Inc.
732 S 6TH ST #8310 LAS VEGAS, NV, 89101, USA

Website: https://prepvault.org

Email: support@prepvault.org