

BALANCEDLIFE™

a budgeting simulation

PURCHASE AGREEMENT

Licensor: Cornerstone Credit Union Foundation 501(c)(3)
6801 Parkwood Blvd., Suite 300, Plano TX 75024

Organization: Purchaser Name (Electronically Submitted Online via Purchase Form)
Address

Licensor and Organization agree as follows:

Payment – Organization agrees to pay to Licensor the one-time fee noted for each purchased program shown on Schedule A (below). The one-time fee is nonrefundable, regardless of early termination by either party.

PURCHASE FEES

BALANCED Life: A Reality Fair

\$4,000 + Shipping

Delivery of Program will take place within 15 business days of payment and receipt of Organization's logo.

BALANCED Life: A Classroom Simulation

\$2,500

Delivery of Program will take place within 10 business days of payment and receipt of Organization's logo.

ADD-ON Option: A Classroom Simulation - Spanish

\$750

This option can be added on at the time of purchase or after purchase of the English classroom version only. Delivery of Program will take place within 10 business days of payment and receipt of Organization's logo.

BALANCED Life: A Classroom Simulation – Spanish Only

\$2,500

This option is available for the Spanish version only without purchase of the English version. Delivery of Program will take place within 10 business days of payment and receipt of Organization's logo.

BALANCED Life: A Retirement Experience

\$2,500

Delivery of Program will take place within 10 business days of payment and receipt of Organization's logo.

BALANCED Life: A Reality Fair 2025 UPDATED MATERIALS ONLY

\$750 + Shipping

Delivery of Program will take place within 15 business days of payment and receipt of Organization's logo. This package includes the updated 150 laminated pricing sheets used for making financial decisions at the booths, 75 new profiles for three (3) Cost of Living environments, and an updated facilitator's guide.

BALANCED Life: A Classroom Simulation 2025 UPDATED MATERIALS ONLY

\$750

Delivery of Program will take place within 10 business days of payment and receipt of Organization's logo. This package includes the updated PowerPoint presentations, 75 new profiles for three (3) Cost of Living environments, and an updated facilitator's guide.

License Grant – Licensor grants to Organization a limited license to use, print and copy the materials only for the purpose of conducting budget simulations, reality fairs, and retirement experience in accordance with the purchased program, and to distribute the materials only to those who attend such simulations and fairs. Organization agrees not to exceed the scope of this license and not to reproduce the materials for resale.

PROGRAM MATERIALS

Additional branding for all programs may be requested at Organization's expense and Licensor will provide a quote based on request. Presentation content and materials provided for general understanding only and are not intended to replace professional, legal, or other advice.

BALANCED Life: A Reality Fair – Program materials are provided as a kit and include a Facilitator's Guide, ten (10) tabletop banners, 150 laminated pricing sheets used for making financial decisions at the booths, 75 profiles for three (3) Cost of Living environments, a Pre and Post classroom lesson, and a game wheel. All ten tabletop banners are branded with Organization's logo.

BALANCED Life: A Classroom Simulation – Program materials are provided electronically and include a Facilitator's Guide, a Pre and Post classroom lesson, a PowerPoint presentation that drives the lesson, and 75 profiles for three (3) Cost of Living environments. The first and last slides of all three presentations are branded with Organization's logo.

BALANCED Life: A Retirement Experience – Program materials are provided electronically and include a Facilitator's Guide, a PowerPoint presentation that drives the lesson, five (5) scenarios and five (5) empathy maps that represent the key stages of life (20s, 30s, 40s, 50s, and 60s) and based on reality, and a comprehensive take-home workbook with four major sections: Retirement Goal Planning, Assess the Present, Retirement Planning, and Plan Execution. The following materials are branded with the Organization's logo: the first and last slides of the presentation, all five scenarios and empathy maps, the workbook, and the facilitator's guide.

Licensor's Copyright Notice – Organization agrees that all copies of the materials, in whole or in part, will preserve and include Licensor's copyright notice, as it currently exists on the original materials.

Modification – Organization agrees that any modification to any part of the Program will be made with approval of Licensor.

Term and Termination – The term of this Agreement shall commence on the Effective Date. Organization may continue to use the Program materials, in their current form, for an indefinite period, as determined by Organization.

Confidentiality – The parties agree that the information, correspondence, materials, intellectual property, trademarks, data, reports, and other information and materials exchanged between the parties or to which a party may have access to is considered confidential and proprietary to the disclosing party. The receiving party shall treat all such information and documentation as confidential and not disclose, share, or allow access to such without the written consent of the other party, except as required by the receiving party to fulfill the obligations of this agreement to persons who have a need-to-know. Each party represents that it will not knowingly provide any false, misleading, or inaccurate information and confidential information shall not be collected, aggregated, or used outside the scope of the terms of this agreement. All confidential information shall be protected using reasonable security precautions and measures and such confidential information shall be returned or destroyed upon any termination of this agreement.

Agreement is made between Licensor and Organization when purchase form is submitted online.