

**AMERICAN FAMILY INSURANCE/CARDINALS VIP EXPERIENCE SWEEPSTAKES
(THE "SWEEPSTAKES")**

OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. REQUESTING INFORMATION ABOUT INSURANCE PRODUCTS OR SERVICES WILL NOT INCREASE THE CHANCES OF WINNING. ODDS OF WINNING WILL DEPEND ON THE TOTAL NUMBER OF ELIGIBLE ENTRIES RECEIVED. VOID WHERE PROHIBITED BY LAW. ALL DISPUTES WILL BE RESOLVED SOLELY BY BINDING ARBITRATION AND ENTRANTS WAIVE THE ABILITY TO BRING CLAIMS IN A CLASS ACTION FORMAT.

ELIGIBILITY: The Sweepstakes is open only to legal residents of the United States including its commonwealths, territories and possessions (collectively referred to herein as "states") who are twenty-one (21) years of age or older at the time of entry. Employees, officers, and directors (including immediate family members (spouse, parent, child, sibling and their respective spouses, regardless of where they reside) and members of the same household, whether or not related) of American Family Mutual Insurance Company, S.I., 6000 American Parkway, Madison, WI 53783 ("**Sponsor**"), the other MLB Entities and each of their respective parents, affiliated companies, subsidiaries, licensees, distributors, dealers, retailers, printers, advertising and promotion agencies, and any and all other companies associated with the Sweepstakes are not eligible to participate or win the Prize (defined below). The "**MLB Entities**" shall mean the Office of the Commissioner of Baseball ("**BOC**"), its Bureaus, Committees, Subcommittees and Councils, MLB Advanced Media, L.P. ("**MLBAM**"), Major League Baseball Properties, Inc., The MLB Network, LLC, the Major League Baseball Clubs ("**Clubs**"), including, without limitation, St. Louis Cardinals, LLC (the "Cardinals"), each of their parent, subsidiary, affiliated and related entities, any entity which, now or in the future, controls, is controlled by, or is under common control with the Clubs or the BOC, and the owners, general and limited partners, shareholders, directors, officers, employees and agents of the foregoing entities. The Sweepstakes is subject to all applicable federal, state, territory, provincial and local laws, rules and regulations.

HOW TO ENTER: The Sweepstakes begins at 12:00:01 AM Eastern Time ("**ET**") on Saturday, July 13, 2019 and ends at 11:59:59 PM ET on Saturday, August 31, 2019 ("**Entry Period**"). You may enter the Sweepstakes in one (1) of the following two (2) ways: online or at the American Family Insurance booth at Busch Stadium on July 14, 2019 and August 1, 11, 25, and 31, 2019. No other method of entry will be accepted. Limit one (1) entry per person/email address/household. Additional entries beyond the specified limit will be void.

During the Entry Period go to www.amfam.com/cardinals and click on the Sweepstakes banners, buttons and/or links to access the online entry form for the Sweepstakes or visit the American Family Insurance booth at Busch stadium on July 14, 2019 and August 1, 11, 25, and 31, 2019. By successfully transmitting a completed entry form as directed, you will be entered in the Sweepstakes. All information submitted by entrants is subject to, and will be treated in a manner consistent with, [Sponsor's](http://www.amfam.com/security/privacy.asp) privacy policy accessible at <http://www.amfam.com/security/privacy.asp>. Entrants must fully complete and submit all non-optional data requested on the entry

form to be eligible. Incomplete and/or inaccurate entries are void. All entries must include a valid email address for the entrant. Entrants to the Sweepstakes may be given the option to receive (a) commercial email from American Family Mutual Insurance Company, S.I. and its Subsidiaries, cardinals.com and/or mlb.com, and/or (b) mobile text messages and updates from American Family Mutual Insurance Company, S.I. and its Subsidiaries; however, eligibility to participate in the Sweepstakes is not dependent upon entrant's consent to receive such emails and/or mobile text messages and updates and consenting to receive such emails and/or mobile text messages and updates will not impact any entrant's chances of winning. Standard messaging rates apply to mobile text messages and updates. Check with your mobile service provider for more information. If at any time, you no longer wish to receive commercial or promotional emails from American Family Mutual Insurance Company, S.I. please use the following link:

<https://www3.dncsol.com/dnesolution/optoutcode/optout.aspx?el=5>. The information shared with said MLB Entity(ies) in connection with the opt-in will be subject to and treated in manner consistent with Major League Baseball's website (MLB.com) Privacy Policy accessible at: mlb.com/privacy.

RANDOM DRAWING: The potential winner of the Sweepstakes will be selected by random drawing on or about Monday, September 2, 2019 ("**Drawing Date**"), from among all eligible entries received. Subject to verification of eligibility and compliance with the terms of these Official Rules, the potential winner will be declared the official winner of the Sweepstakes (the "**Winner**"). The decisions of Sponsor are final and binding on all matters relating to this Sweepstakes. Odds of winning depend on the total number of eligible entries received.

PRIZE: One Prize Will Be Awarded. The Winner will receive (the "**Prize**"):

- Four (4) Commissioners Box seat tickets (including food and beverage) for Winner and three (3) guests for the St. Louis Cardinals regular season home game on September 13, 2019 at Busch Stadium in St. Louis, MO (the "Stadium"), and one (1) parking pass for use on the date of the game;
- One (1) night two-room hotel accommodations for Winner and his/her three (3) guests at a hotel near the Stadium determined by Sponsor at its sole discretion. Any length of stay beyond one (1) night will need to be covered at the Winner's own expense;
- St. Louis Cardinals gift basket, which shall include a \$250 gift card for use at the St. Louis Cardinals Team Store or cardinals.com subject to terms and conditions associated with its use.
- Four (4) personalized 2019 St. Louis Cardinals Saturday Road Blue jerseys.
- VIP Experience at the Stadium, which shall include:
 - The opportunity for Winner and his/her three (3) guests to participate in a meet and greet with St. Louis Cardinals players and/or management (e.g. manager) in the dugout determined by Sponsor and the Cardinals at their sole discretion. The exact nature and duration of the meet and greet opportunity shall be determined by the Cardinals and subject to availability and rules and regulations of the Cardinals;
 - Opportunity for Winner and his/her three (3) guests to watch batting practice from the field, behind homeplate;

- Opportunity for Winner (or one (1) guest) to throw out an honorary pitch before the game;
- Opportunity for Winner (or one (1) guest) to present that day's lineup card to the umpires and opposing manager;
- TRANSPORTATION TO/FROM THE GAME IS NOT INCLUDED

(Approximate Retail Value of the Prize: \$2,500)

The Approximate Retail Value of the Prize is subject to change based on current market conditions at time of prize fulfillment. Any difference between the Approximate Retail Value and the actual value, if any, will not be awarded.

PRIZE CONDITIONS: All Prize details shall be determined in the sole and absolute discretion of Sponsor and/or the Cardinals, as applicable. Winner is fully responsible for any and all applicable federal, state, territory, provincial and local taxes (including income and withholding taxes). The value of the Prize will be taxable to the Winner as income. Winner must supply the Sponsor with his/her social security number for tax purposes. An IRS Form 1099 will be issued in the name of each Winner for the actual value of the Prize received. All costs and expenses associated with the Prize acceptance and use not specified herein as being provided, including but not limited to lodging, transportation costs, meals, gratuities and other expenses incurred by accepting the Prize are the sole responsibility of the Winner. The Prize is non-transferable and non-assignable, with no cash redemptions except at Sponsor's sole and absolute discretion. Sponsor reserves the right to substitute the Prize (or any portion thereof) with a prize of comparable or greater value at its sole and absolute discretion.

TRANSPORTATION TO/FROM THE GAME, EVENT OR EXHIBITION NOT INCLUDED. Seat locations at the game and, unless stated otherwise in the 'Prize' Section, exact game/event/exhibition date shall be determined in the sole discretion of Sponsor. Winner's guest(s) must be of legal age of majority in his/her (their) jurisdiction(s) of residence (and at least eighteen (18) years of age), unless accompanied by a parent or legal guardian. If Winner is not available to attend the game on the dates specified, Sponsor may in its sole discretion, terminate Winner privileges, and an alternative Winner will be selected from the remaining Eligible Entries. Sponsor shall not be responsible for any cancellations, delays, diversions or substitution or any act or omissions whatsoever by the air carriers, hotels or other transportation companies or any other persons providing any of these services and accommodations necessitated by same. Sponsor shall not be liable for any loss or damage to baggage.

Major League Baseball game, event and exhibition dates and times are determined in the sole discretion of the BOC and/or the applicable Club, as applicable, and may be subject to change. The terms and conditions of the tickets awarded as part of the Prize will govern in the event a legal game, event or exhibition, as defined by Major League Baseball, is not played or held, as applicable, due to weather conditions, an act of God, an act of terrorism, civil disturbance or any other reason. Winner and his/her guest(s) agree to comply with all applicable ballpark and venue, as applicable, regulations in connection with the Prize. Sponsor and the applicable MLB Entities reserve the right to remove or to deny entry to the Winner and/or his/her guest(s) who engage(s) in a non-sportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person at the game, event or exhibition. Released Parties (defined below) will not be responsible for weather conditions, Acts of God, acts of terrorism, civil disturbances, work stoppage or any other natural disaster outside their control that may

cause the cancellation or postponement of any Major League Baseball game, event or exhibition. Major League Baseball game, event and exhibition tickets awarded as prizes may not be resold or offered for resale or used for any commercial or promotional purpose whatsoever. Any such resale or commercial or promotional use may result in disqualification and Prize forfeiture, and may invalidate the license granted by the game, event or exhibition ticket(s).

NOTIFICATION: The potential winner will be notified at the email address, postal address and/or telephone number (in the sole discretion of Sponsor) provided at the time of entry (the "**Prize Notification**"). In the event that any potential winner does not respond to any such Prize Notification within three (3) days of the date of issuance, declines the Prize for any reason a disqualification will result, the Prize will be forfeited and, at Sponsor's sole discretion and time permitting, an alternate potential winner may be randomly selected from among all remaining eligible entries. The potential winner may be required to submit his/her valid social security number and/or other identification to Sponsor and may be required to execute, have notarized and return an Affidavit of Eligibility and Release of Liability and, unless prohibited by law, Publicity, within five (5) days of the date of issuance. All individuals who are accompanying the Winner will be required to execute and return a Release of Liability to the Sponsor prior to ticketing (unless the attendee is a minor in which case the minor's parent/legal guardian shall execute the release on his/her behalf). Failure to submit any identification required by Sponsor or to return the required documents within the specified time period, noncompliance with these Official Rules or the return of the Prize (or any portion thereof) or Prize Notification as undeliverable may result in disqualification and Prize forfeiture and, at Sponsor's sole discretion and time permitting, may cause an alternate potential winner to be randomly selected from among all remaining eligible entries.

Entry into this Sweepstakes constitutes agreement to sign such releases identified above. Each potential Winner also must acknowledge that the Sponsor and the MLB Entities (including the Cardinals) have not and will not obtain or provide insurance of any kind relating to the Prize and that each potential Winner will be responsible for obtaining and paying for any property or other form of insurance relating to the Prize. Each potential Winner must also complete any additional legal documents provided by the Sponsor (or third party on its behalf, if applicable) with respect to the Prize and return them as instructed within the timeframe specified by the Sponsor or the potential Winner may forfeit Prize at the Sponsor's sole discretion. The Sponsor expressly reserves the right to delay the announcement of the Winners for creative or technical reasons or for any other reason the Sponsor deems necessary.

WAIVER OF LIABILITY/PUBLICITY RELEASE: By participating in the Sweepstakes and submitting an entry, each entrant agrees to (a) be bound by these Official Rules, including all entry requirements, and (b) waive any and all claims against Sponsor, the MLB Entities (including the Cardinals), Facebook, Inc. ("**Facebook**"), Apple, Inc. and each of their respective parents, affiliated companies, subsidiaries, officers, directors, employees, agents, licensees, distributors, dealers, retailers, printers, Internet server(s), Internet and cellular telephone access provider(s), representatives and advertising and promotion agencies, and any and all other companies associated with the Sweepstakes, and all of their respective officers, directors, employees, agents and representatives (collectively, "**Released Parties**") for any injury, damage or loss that may occur, directly or indirectly, in whole or in part, from the participation in the Sweepstakes or from the receipt or use of the Prize (or any portion thereof) or any travel or activity related to the

receipt or use of the Prize (or any portion thereof). By entering this Sweepstakes, each entrant gives his/her express permission to be contacted by Sponsor and/or the MLB Entities by telephone, email and/or postal mail for Sweepstakes purposes. The Winner, by acceptance of the Prize, grants to Sponsor, the MLB Entities and each of their respective designees the right to publicize the Winner's name, address (city and state/territory/province of residence), photograph, voice, statements and/or other likeness and prize information for advertising, promotional, trade and/or any other purpose in any media or format now known or hereafter devised, throughout the world, in perpetuity, without limitation and without further compensation, consideration, permission or notification, unless prohibited by law.

GENERAL CONDITIONS: Released Parties are not responsible for stolen, late, incomplete, illegible, inaccurate, misdirected, lost, misrouted, scrambled, damaged, delayed, undelivered, mutilated, postage-due or garbled entries, transmissions, email or mail; or for lost, interrupted or unavailable network, cable, satellite, server, Internet Service Provider (ISP), wireless network, website, or other connections including those through and/or by any website, availability or accessibility or miscommunications or failed computer, satellite, telephone, cable or wireless transmissions, lines, or technical failure or jumbled, scrambled, delayed, or misdirected transmissions or computer hardware or software malfunctions, failures or difficulties; wireless service congestion; failures or malfunctions of phones, phone lines or telephone systems, wireless towers or cellular tower equipment; any error, omission, interruption, defect or delay in wireless or other transmission, processing, or communication; non-delivery; misdirected, blocked, or delayed email notifications; printing, typographical or other errors appearing within these Official Rules, in any Sweepstakes-related advertisements or other materials; or any other errors, problems or difficulties of any kind whether human, mechanical, electronic, network, computer, telephone, wireless service, mail, typographical, printing or otherwise relating to or in connection with the Sweepstakes, including, without limitation, errors or difficulties which may occur in connection with the administration of the Sweepstakes, the processing of entries, the announcement of the Prize or in any Sweepstakes-related materials, or the cancellation or postponement of any Major League Baseball game, event or exhibition. Released Parties are also not responsible for any incorrect or inaccurate information, whether caused by website users, tampering, hacking, or by any equipment or programming associated with or utilized in the Sweepstakes. Released Parties are not responsible for injury or damage to entrants' or to any other person's computer and/or wireless device related to or resulting from participating in this Sweepstakes or downloading materials from or use of the website. Persons who tamper with or abuse any aspect of the Sweepstakes or website or attempt to undermine the legitimate operation of the Sweepstakes by cheating, deception or other unfair playing practices, or intend to annoy, abuse, threaten or harass any other entrant or any representative of Sponsor and/or any MLB Entity or who are in violation of these Official Rules, as solely determined by Sponsor, will be disqualified and all associated entries will be void. Any attempt to deliberately damage the content or operation of this Sweepstakes is unlawful and subject to legal action by Sponsor, the MLB Entities and/or their respective agents. Sponsor shall have the sole right to disqualify any entrant for violation of these Official Rules or any applicable laws relating to the Sweepstakes, and to resolve all disputes in its sole discretion. Released Parties (a) make no warranty, guaranty or representation of any kind concerning the Prize (or any portion thereof), and (b) disclaim any implied warranty. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

Sponsor and the MLB Entities reserve the right, in their sole discretion, to cancel or suspend the Sweepstakes (or any portion thereof) should virus, bugs, unauthorized human intervention, or other causes corrupt administration, security, fairness, integrity or proper operation of the Sweepstakes (or any portion thereof). In the event of cancellation, Sponsor may elect to identify the Winner and award the Prize by way of random drawing from among all non-suspect, eligible entries received up to the time of such cancellation. Sponsor and the MLB Entities also reserve the right, in their sole discretion, to modify these Official Rules for clarification purposes without materially affecting the terms and conditions of the Sweepstakes.

CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE ANY WEBSITE ASSOCIATED WITH THIS SWEEPSTAKES OR UNDERMINE THE CONTENT OR LEGITIMATE OPERATION OF THIS SWEEPSTAKES MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR WILL DISQUALIFY ANY ENTRANT RESPONSIBLE FOR THE ATTEMPT, AND SPONSOR, THE MLB ENTITIES AND THEIR RESPECTIVE AGENTS RESERVE THE RIGHT TO SEEK DAMAGES (INCLUDING ATTORNEYS' FEES) AND OTHER REMEDIES FROM ANY PERSON OR PERSONS RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW.

Entries generated by a script, macro or other mechanical or automated means will be disqualified. In the event of dispute as to the identity or eligibility of any potential winner based on an email address, the winning entry will be declared made by the Authorized Account Holder of the email address submitted at the time of entry provided he/she is eligible according to these Official Rules. The "**Authorized Account Holder**" is defined as the natural person to whom the applicable Internet service provider or other organization (such as a business or educational institution) has assigned the email address for the domain associated with the submitted email address.

As a condition of entering this Sweepstakes, each entrant agrees that (i) any and all disputes, claims, controversies or causes of action arising out of or relating to this Sweepstakes, or any prizes awarded (each, a "**Claim**"), shall be (1) arbitrated on an individual basis only, and shall not be consolidated or joined with or in any arbitration or other proceeding involving a Claim of any other party, and (2) settled by binding arbitration in St. Louis, Missouri before a single arbitrator appointed by the American Arbitration Association in accordance with its then governing rules and procedures, and judgment on the award rendered by the arbitrator may be entered by any court having jurisdiction thereof; and (ii) under no circumstance will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, consequential or any other damages, other than for actual out-of-pocket expenses. These Official Rules shall be governed by and construed and interpreted in accordance with the laws of the State of Missouri, U.S.A, applicable to contracts entered into and performed exclusively in that State.

Apple, Inc. is not a sponsor of, or responsible for conducting, the Sweepstakes. All entry data provided via the online entry form is provided to Sponsor and/or the MLB Entities and not to Facebook. This Sweepstakes is in no way sponsored, endorsed or administered by, or associated with, Facebook.

WINNER'S LIST: For the Winner's name, mail a request and a self-addressed stamped envelope to be received no later than ninety (90) days after the Drawing Date to: 2019

American Family Insurance/St. Louis Cardinals VIP Experience Sweepstakes Winner's List c/o St. Louis Cardinals, 700 Clark Street, St. Louis, MO 63102

SPONSOR: The Sponsor of this Sweepstakes is American Family Insurance Company, S.I., 6000 American Parkway, Madison, WI. This Sweepstakes is in no way sponsored, administered, produced or executed by the Cardinals or any other MLB Entity.

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