

AINVEST ALPHA CHALLENGE

OFFICIAL RULES / TERMS OF USE

NO PURCHASE NECESSARY TO ENTER OR WIN

A purchase or payment will not increase your chances of winning. Void where prohibited.

Sponsor

This promotion (“Promotion”) is sponsored by Ainvest Fintech Inc. (“Sponsor”)

Nature of Competition

The purpose of this competition is to promote ETF investment knowledge, and provide a simulated trading platform that helps investors build practical skills and improve their understanding of ETF strategies.

This is a simulated trading competition using virtual funds only. No real securities are purchased or sold. Results have no real world financial impact.

Eligibility & Compliance

Open to natural persons who, as of the date of entry, are:

- (a) 18 years of age or older (or the age of majority in their jurisdiction, if higher);
- (b) legal residents of the 50 U.S. states and any additional countries/regions Sponsor lists on the landing page; and
- (c) NOT a resident of any country or region currently subject to comprehensive trade sanctions or embargoes administered by the U.S. Office of Foreign Assets Control (OFAC), including but not limited to Cuba, Iran, North Korea, Syria, and the Crimea, Donetsk, and Luhansk regions of Ukraine.

Employees, officers, and directors of Sponsor and its affiliates, and members of their immediate households, are not eligible. Any individual identified on the OFAC Specially Designated Nationals (SDN) List or other applicable government restricted party lists is strictly prohibited from participating or receiving a prize. Void where restricted or prohibited.

Trading Rules

Each eligible participant will receive \$100,000 USD in virtual capital within 24 hours of successful registration.

This virtual capital:

- Is provided solely for use within the Competition
- May not be supplemented with additional funds

Any violation may result in immediate disqualification.

Virtual capital is non-withdrawable and non-transferable

All balances and profit/loss (P&L) will be reset and cleared at the conclusion of the Competition.

Permitted Instruments

Participants may trade all U.S. listed ETFs supported by Ainvest including:

- Equity ETFs
- Bond ETFs
- Commodity ETFs
- Cross border ETFs
- Leveraged ETFs

The Organizer reserves the right to update the eligible universe at any time.

Prohibited Instruments

The following are strictly prohibited:

- Individual stocks
- Options
- Futures
- Bonds
- Mutual funds
- Cryptocurrencies
- Derivatives
- Any non ETF products

Any prohibited transactions will be deemed invalid, and penalties may include:

- Trade cancellation
- Ranking deductions

- Disqualification

Trading Restrictions

- 1. Order Size**
 - Minimum order: 1 share
 - Orders must be placed in whole share increments
 - No maximum position limit, subject to liquidity conditions
- 2. Liquidity Requirement**
 - ETFs must have a minimum 30-day average daily trading volume of \$1,000,000 (as determined by Ainvest Fintech Inc)
 - Any attempt to exploit low liquidity instruments may result in immediate disqualification
- 3. Trading Hours**
 - Trading must occur during official U.S. ETF market hours (UT)
 - Orders placed outside trading hours are invalid
- 4. Corporate Actions**
 - Dividends, splits, mergers, and trading halts/resumptions will be automatically applied
 - No fees or separate notifications will be issued
- 5. Trading Halts**
 - During a halt, positions will be valued at the last available closing price
 - No trading will be permitted until the asset resumes trading
- 6. Cash Balance**
 - No interest will be earned on uninvested (idle) cash balances
- 7. IPO Participation**
 - ETF IPO subscriptions are not permitted
 - First-day trading availability is not guaranteed
- 8. Trading Conduct**
 - No restrictions on trading frequency, however, the following are strictly prohibited:
 - High frequency trading abuse
 - Market manipulation or spoofing
 - Disruptive or abusive trading behavior

Suspicious accounts may be monitored, restricted, or disqualified at Ainvest's discretion.

- 9. Concentration Risk**
 - No formal limit on single ETF concentration
 - However, abnormal returns resulting from excessive concentration may trigger review
 - Manipulative behavior may result in disqualification

Ranking & Settlement

Leaderboards & Calculation

1. Overall Leaderboard

Rankings are based on cumulative return over the Competition period:
00:00 ET April 27, 2026 – 23:59 ET June 08, 2026

Formula:

$\text{Return} = (\text{Ending Total Assets} - \text{Initial Capital}) \div \text{Initial Capital} \times 100\%$

2. Weekly Leaderboard

- Calculated every Friday
- Each week runs from Monday 00:00 ET to Friday 23:59 ET
- Partial weeks are calculated based on actual participation days

3. Settlement Timing

- Weekly rankings: Calculated at 23:59 ET every Friday
- Final rankings: Calculated at 23:59 ET on June 08, 2026
- Rankings are updated automatically on the platform

4. AI Participants

- AI generated virtual participants may be included
- These participants are eligible for rankings and rewards

Tiebreaker Rules

In the event of identical returns, rankings will be determined in the following order:

1. Greater number of active trading days
2. Higher portfolio diversification (number of ETFs traded)
3. Earlier registration time

If a tie remains:

- Participants will share the same rank and prize
- Subsequent rankings will be adjusted accordingly

Abnormal Returns & Compliance Review

- Accounts exhibiting unusual or suspicious returns may be flagged
- Such accounts may be:
 - Temporarily suspended
 - Subject to compliance review

During review:

- Rankings may be frozen
- Confirmed violations will result in disqualification and forfeiture of rewards

Prizes & Redemption

Prize Structure

1. Overall Rankings

- **1st Place:** iPhone 17 Pro ×1
- **2nd Place:** Roborock Robot Vacuum ×1
- **3rd Place:** AI Glasses ×1
- **4th–20th Place:** 10 Wheel Spins

2. Weekly Rankings

- **1st Place:** \$50 Amazon Gift Card ×1
- **2nd Place:** \$20 Amazon Gift Card ×1
- **3rd Place:** \$10 Amazon Gift Card ×1
- **4th–20th Place:** 3 Wheel Spins

3. Student Exclusive (Class of 2026/2027)

- Top 10 overall eligible participants will receive:
 - Ainvest Fintech Inc Internship Opportunity
 - Direct entry (no interview required)
 - Role and location determined by the Organizer

General Prize Terms:

- Prizes are non-transferable, non-exchangeable, and non-cashable
- Amazon gift cards are valid only in the United States
- Non-U.S. participants may receive equivalent virtual rewards

Redemption Conditions

Participants must meet all of the following conditions:

1. Complete at least 7 active trading days
(Valid buy/sell trades only; invalid orders excluded)

Failure to meet any condition will result in forfeiture of all rewards

(C) Prize Distribution

1. Physical Prizes & Gift Cards
 - Winners will be contacted within 15 business days
 - Delivery will occur within 7–15 business days after confirmation
2. Virtual Rewards (Wheel Spins)
 - Credited instantly to the user account
 - Valid for 30 days after issuance

3. Internship Offers
 - Winners must confirm within 10 business days
 - Failure to confirm = automatic forfeiture
4. Non-Response Policy
 - Failure to respond within 7 business days of notification will result in automatic forfeiture of the prize

Missions & Bonus Rewards

1. Participants may complete missions to earn additional virtual rewards, including:
 - Wheel spins
 - Other incentives
2. **Mission Types**
 - **Daily Missions:**
 - Sharing content
 - Executing valid trades
 - Posting in the community
(Reset daily at 00:00 ET)
 - **One-Time Missions:**
 - Account binding
 - Inviting new users
3. **Referral Requirements**
 - Invited users must:
 - Register via a valid referral link
 - Complete verification (enter invitation code)
 - Successfully enroll in the Competition
4. **Reward Distribution**
 - Daily mission rewards: Issued within 24 hours
 - One-time rewards: Issued immediately
5. The Organizer reserves the right to:
 - Modify, suspend, or cancel missions
 - Adjust reward structures at any time

Risk Disclosure- Simulated Trading

Simulated trading does not replicate real market conditions. Results may differ materially from actual trading due to lack of liquidity constraints, execution delays, psychological factors, and market impact. Past simulated performance is not indicative of future results.

Investment Disclaimer

Nothing in this competition constitutes investment advice, solicitation, or recommendation. Ainvest Fintech Inc is not acting as an investment advisor or a Broker Dealer.

Assumption of Risk

You acknowledge participation is voluntary and at your own risk. You assume all responsibility for reliance on any simulation results.

GDPR / CCPA Privacy Compliance

Personal data will be processed in accordance with GDPR and CCPA. Users have rights to access, delete, correct, and restrict processing of their data. Data may be used for analytics and promotion in anonymized form. Please email support@ainvest.com to access, delete, correct, and restrict processing of their data or to learn more.

Promotional Law Compliance

This competition is a skill based contest and not a lottery. No purchase is required to enter. Void where prohibited. Participants are responsible for compliance with local laws.

Data & Displays

Any dashboards, leaderboards, or “live standings” shown during the Betting or Competition Periods are informational and may reflect delays, assumptions, resets, or corrections. Final ranking is determined only by the Performance Summary and Sponsor’s verification, which shall be final and binding.

General Conditions

Sponsor reserves the right, in its sole discretion, to modify, suspend, or cancel the Promotion (or any portion) if fraud, technical failure, market disruption, regulatory changes, or any other factor impairs the integrity or proper functioning of the Promotion, or for any reason to ensure compliance with applicable law. If terminated, Sponsor may, at its discretion, select the winner from eligible entries received up to the date of termination, or cancel entirely.

Sponsor may disqualify any individual who tampers with the entry process; violates these Official Rules; or acts in an unsportsmanlike, disruptive, or harmful manner. Proof of sending an entry does not constitute proof of receipt by Sponsor.

Publicity

Where lawful, acceptance of the Prize constitutes permission for Sponsor to use winner’s name, likeness, and city or region of residence for advertising and publicity without additional compensation or notice.

Privacy

Personal information collected is processed in accordance with Sponsor's [Privacy Policy](#). Data may be stored and processed in the United States or other jurisdictions. By entering, you consent to such processing for the administration of the Promotion and as otherwise described at the time of collection.

No Investment Advice

All model content, standings, dashboards, and communications are for informational purposes only, are not investment advice, and should not be relied upon for investment, legal, tax, or financial decisions. Past performance is not indicative of future results. Participation in this Promotion is not contingent on trading activity, and no trade is required to enter or win.

Release & Limitation of Liability

By participating, entrants agree to release, discharge, and hold harmless Ainvest Fintech Inc its affiliates, and their respective officers, directors, employees, and agents from any and all liability for injuries, losses, or damages of any kind arising from or in connection with participation in this Competition or acceptance, possession, use and or misuse of the prize, except in cases where liability cannot be excluded under applicable law.

Ainvest is not responsible for: (i) incorrect or inaccurate information; (ii) technical failures; (iii) unauthorized human intervention; (iv) lost, late, misdirected, or undeliverable communications; or (v) any injury or damage to persons or property relating to participation or to downloading materials connected with the Competition.

Disputes, Governing Law, Arbitration

Except where prohibited, entrants agree that all disputes arising out of or connected with this Promotion, Competition or the Prize will be resolved individually, without class action, and exclusively by binding arbitration Governing law: the laws of the State of New York, US, without regard to conflict of law principles. Venue for any court proceeding to enforce arbitration or for claims not subject to arbitration shall be the state or federal courts located in New York, New York, and entrants consent to jurisdiction therein.

Severability

If any provision of these Official Rules is held invalid or unenforceable, the remaining provisions shall remain in full force and effect.

Entire Agreement

These Official Rules constitute the entire agreement between the entrant and Ainvest Fintech Inc concerning the Competition and supersede all prior or contemporaneous communications relating to the Competition mechanics.

Disclosures

Ainvest Fintech Inc ("Ainvest") provides content and products related to securities, securities education and market news. This is solely for informational and educational purposes only. It is not, nor is it intended to be, trading or investment advice or a recommendation that any security, transaction or investment strategy is suitable for any person. Trading securities can involve high risk and the loss of any funds invested. Ainvest Fintech Inc, through its content, news, premade AI strategies, financial programming or otherwise, does not provide investment or financial advice or make investment recommendations. Investment information provided may not be appropriate for all investors, and is provided without respect to individual investor financial sophistication, financial situation, investing time horizon or risk tolerance.

Ainvest Fintech Inc ("Ainvest") is not in the business of transacting securities trades, nor does it direct client trading accounts or give trading advice tailored to any particular client's situation or investment objectives. Ainvest Fintech Inc is not a licensed financial advisor, registered investment advisor, or a registered broker-dealer.

Final Authority

Ainvest Fintech Inc reserves final interpretation rights and may modify or terminate the competition at any time.