NFL.com Fantasy 2020 Official Rules

No Purchase or Payment of any Kind Necessary. Purchasing Will Not Increase Your Chances Of Winning. This Game May Not Be Used To Conduct, Advertise Or Promote Any Form Of Gambling.

NO PURCHASE OR PAYMENT OF ANY KIND NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT IMPROVE YOUR CHANCES OF WINNING. THIS GAME MAY NOT BE USED TO CONDUCT, ADVERTISE OR PROMOTE ANY FORM OF GAMBLING. THIS GAME IS FOR ENTERTAINMENT PURPOSES ONLY AND IS DESIGNED TO INCREASE CONSUMER AWARENESS OF AND INTEREST IN THE RELEASED PARTIES' (DEFINED BELOW) SERVICE. THIS GAME IS OPEN TO PERSONS WHO ARE ALL OF THE FOLLOWING: (A) REGISTERED USERS OF NFL.COM; (B) LEGAL RESIDENTS OF THE FIFTY (50) UNITED STATES OR WASHINGTON DC (FOR PURPOSES OF CLARITY, RESIDENTS OF PUERTO RICO AND ALL TERRITORIES AND POSSESSIONS OF THE UNITED STATES ARE EXPRESSLY EXCLUDED); AND (C) AT LEAST EIGHTEEN (18) YEARS OF AGE OR OLDER AT THE DATE OF REGISTRATION IN THE GAME. VOID WHERE PROHIBITED BY LAW. ANY PARTICIPATION IN NFL.COM FANTASY 2020 WILL CONSTITUTE ACCEPTANCE OF THESE TERMS AND CONDITIONS. IF YOU DO NOT AGREE TO ABIDE BY THESE TERMS AND CONDITIONS, PLEASE DO NOT PARTICIPATE IN THE NFL.COM FANTASY 2020.

Introduction NFL.com Fantasy 2020

Welcome to NFL.com Fantasy 2020 (the "Game"), where you can join an NFL-managed 10team, head-to-head Fantasy league. No matter what your skill level, we'll have plenty of leagues for you to choose from, including live and autopick drafts available at various dates and times. The rules for the Game are explained fully in this document.

The League Manager: NFL.com

NFL.com will serve as the league manager and will coordinate and manage all NFL.com Fantasy 2020 leagues (and has the authority to resolve any disputes that arise regarding unbalanced trades, alleged rules violations or anything else pertaining to the Game).

Eligibility

The Game is open to persons who are all of the following: (A) registered users of NFL.com; (B) legal residents of the fifty (50) United States and the District of Columbia or Washington DC (for purposes of clarity, residents of Puerto Rico and all territories and possessions of the United States are expressly excluded); and (C) who are eighteen (18) years of age or older as of the date of registration. Employees, officers, directors, agents and representatives of the NFL Enterprises LLC (hereafter, "Administrator"), the NFL Parties (defined as NFL Enterprises LLC, NFL Properties LLC, the National Football League, its member professional football clubs, NFL Ventures, Inc., NFL Ventures, L.P., NFL International LLC, NFL Productions LLC and each of their respective affiliates, owners, subsidiaries, shareholders, officers, directors, agents,

representatives and employees, both individually and collectively) and each of their respective parents, affiliates, subsidiaries, wholesalers, retailers, distributors, suppliers, advertising and promotion agencies (hereafter collectively, "Released Parties") are not eligible. Void where prohibited by law.

Registration Period:

The Registration Period for the Game begins at 3:00:00 p.m. Eastern Time ("ET") on 4/22 and ends at 11:59:59 p.m. ET on 10/15/20 (hereafter, "Registration Period").

To Participate:

A) **Register:** To register to participate in the Game: Visit www.fantasy.nfl.com or download the free NFL.com Fantasy Football mobile app on your iOS* or Android* wireless device during the Registration Period and either a) follow the prompts to login to NFL.com (if you already have an NFL.com account set up) with your username and password; or b) if you do not have an account on NFL.com, follow the prompts to set up an NFL.com account for free by completing and submitting the registration form. If you do not already have the NFL.com Fantasy Football app on your wireless device, visit the App Store and download the free app.

Important Notice for Mobile App Participation Method: Message and data rates may apply for app download and use. Your wireless service provider may charge you for data use. Please consult your wireless service provider regarding their pricing plans.

For purposes of these Official Rules, "Registered User" means a person who has successfully completed the registration form and has obtained a User Identification ("User ID") and associated password ("Password") on NFL.com. Once you are a Registered User, you may access the Game at any time by visiting www.fantasy.nfl.com or accessing the NFL.com Fantasy Football mobile app and entering your User ID and Password Registered User's will be limited to six (6) registrations, one (1) per league (as defined below), per participant and email address. Registrations in excess of six (6) and/or multiple registrations in any one (1) league from any one (1) participant and email address thereafter will be void.

B) Join A League: After you become a Registered User, you may join a Live Draft League or an Autopick League (defined below) anytime during the Registration Period by visiting fantasy.nfl.com/registration/leagueDirectory?leagueType=public and selecting a league from the provided list. Only leagues with available slots will be made available to you. All leagues are required to have ten (10) participants, or team "owners" in order to draft (outlined below). In order to ensure your league's season starts with the first day of the 2020 NFL regular season, you must sign up by 11:59:59 p.m. ET on 9/9/20 and your draft (defined below) must be completed by 3:00:00 p.m. ET on 9/10/20. The league start date for any drafts completed after 3:00:00 p.m. ET on 9/10/20 will be the first complete NFL week of games after your draft. The last day of Game play is 12/27/20.

C) Draft Team Players; Live Draft Leagues or Autopick Draft Leagues: To acquire players for your team you must participate in a draft, the type of draft is determined by the type of league you joined. If you joined a Live Draft League then you will select your players via standard or auction format during a pre-scheduled online draft, which may take three (3) to four (4) hours to

complete. If you joined an Autopick Draft League then NFL.com will process your draft for you. Follow the instructions on the league directory page accessible via http://fantasy.nfl.com to prepare your team for drafting and mark your team as ready to be drafted. Once your team is marked as ready to be drafted, NFL.com will process your draft.

Live Draft Overview:

During a Live Draft, all ten (10) team owners in your league will log in to an online "draft room" at a scheduled time/date. You will be sent your scheduled draft room date/time in an email (at the email address provided during registration) following your Live Draft League selection. The Live Draft is extremely fast-paced and recommended for experienced owners. You may join either a Standard or Auction draft format league. See "Live Draft Instructions" section below.

Autopick Draft Overview:

If you are a beginner, or are unable to schedule a block of three (3) or four (4) hours for a Live Draft, you may prefer to participate in an Autopick Draft league. If you choose an Autopick Draft League, at your convenience prior to the draft, simply arrange players, using a Pre-Draft Ranking List provided by NFL.com, in the order that you'd like those players selected for your team. The Autopick Draft is then processed using your list. The highest-ranked player on your list who is available, and fits the roster needs of your team, will be selected for you during each round of the Autopick Draft. See "Autopick Draft Instructions" for the appropriate draft format section below.

Standard Draft:

Leagues with a standard draft format rely on a draft order with specified time limit per pick to draft a team of players.

Live Draft Instructions:

After you join a Live Draft League, you will have the opportunity to make changes to NFL.com's default Rank List, which is a list of all NFL players that are eligible to be drafted, ranked from best to worst by our Fantasy experts. You will be able to make changes to your draft list up until thirty (30) minutes before your draft is scheduled to begin.

It is recommended that you, prior to your Live Draft, organize the Rank List according to your own player preferences. However, you are welcome to leave the Rank List in the order our experts have provided. During the live draft, NFL.com will use your Rank List as a backup in case your time limit expires before you make a pick (explained below).

On your scheduled draft day there will be an "Enter Draft" link on your League home page. This link will allow entry into the draft room. **The order of the Live Draft will be randomly generated thirty (30) minutes before the Live Draft is scheduled to begin.** If your league does not have ten (10) team owners at draft time, your league will be disbanded and each owner will have to join another league.

In the draft room, you will be able to place NFL players into a **Draft Queue** — which is simply a list of players, in order of priority, that you are interested in taking with your next draft pick. When it is your turn to pick, you will have ninety (90) seconds to draft a player. If the ninety (90) seconds pass and you have not manually selected a player, the player ranked highest in your **Draft Queue** will be automatically drafted. If the **Draft Queue** is empty, a pick will then be made from your Rank List. In such a case, the highest rated player from the Rank List will be drafted unless that position is filled — in which case the next best available option, at an available position, will be drafted. The draft order will "snake" at the end of each round, meaning that the team with the last pick in the current round will have the first pick in the next round.

You can find additional information on Standard Draft format in our Fantasy Help section at http://nfl.com/help.

Autopick Draft Instructions:

If you choose to create an Autopick Draft team, you will have the opportunity to pre-rank all eligible NFL players prior to being placed in a league any time prior to the commencement of your draft ("Pre-Draft Period"). You will rank the players in a single, comprehensive Pre-Draft Rankings list in the order of your preference, with the player you would most like to draft first on the list, and so on. You also have the opportunity to specify which NFL position(s) you want selected from your ranking list by clicking the "Edit Preferred Positions" link and choosing your preferred positions on a per-pick basis. As in the Live Draft, you are not required to make changes to our Pre-Draft Rankings list or Preferred Positions list. If you choose to not make changes, our default list, which reflects the rankings of our Fantasy experts, will be used. You will also have the opportunity to create a separate Excluded Players list of players you want to make sure they will not be drafted to your team. All changes and creation of an Excluded Players list must be completed during the Pre-Draft Period.

Once you are content with your Pre-Draft Rankings, you will be able to mark your team as "Ready to Draft" on your Team homepage. NFL.com will then be notified that your team is ready to be placed into an Autopick standard format league and drafted according to your Pre-Draft Rankings list. You will be notified via email (at the email address provided during registration) after the draft has been completed and your team is ready to play.

Please refer to the following table (each number in the table refers to each team's draft position for that round) for the draft order for the full 15 rounds of the draft. You'll see that the draft order will "snake" at the end of each round, meaning that the team with the last pick in the current round will have the first pick in the next round.

ROUND	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Team 1	1	10	1	10	1	10	1	10	1	10	1	10	1	10	1
Team 2	2	9	2	9	2	9	2	9	2	9	2	9	2	9	2
Team 3	3	8	3	8	3	8	3	8	3	8	3	8	3	8	3

Team 4	4	7	4	7	4	7	4	7	4	7	4	7	4	7	4
Team 5	5	6	5	6	5	6	5	6	5	6	5	6	5	6	5
Team 6	6	5	6	5	6	5	6	5	6	5	6	5	6	5	6
Team 7	7	4	7	4	7	4	7	4	7	4	7	4	7	4	7
Team 8	8	3	8	3	8	3	8	3	8	3	8	3	8	3	8
Team 9	9	2	9	2	9	2	9	2	9	2	9	2	9	2	9
Team 10	10	1	10	1	10	1	10	1	10	1	10	1	10	1	10

Auction Draft

Leagues with an auction draft format rely on player nominations and an open bidding system to draft a team of players. Each team starts with a fantasy budget of \$200 and must draft a full team of 15 players within the fantasy budget of \$200 (see Roster Requirements below).

Live Draft Instructions

After you join a Live Draft League, you will have the opportunity to make changes to NFL.com's default auction value list, which is a list of all NFL players that are eligible to be drafted, with auction values (bid amounts) specified by our NFL.com experts. You will be able to make changes to your auction value draft list up until thirty (30) minutes before your draft is scheduled to begin.

It is recommended that you, prior to your Live Draft, organize the pre-rank auction value list according to your own player preferences. During the live draft, NFL.com will use the auction value rank list (regardless of whether you change the auction value list that the NFL.com fantasy experts provided) as a backup in case your time limit expires before you make a pick (explained below).

On your scheduled draft day there will be an "Enter Draft" link on your League home page. This link will allow entry into the draft room. The nomination order of the Live Draft will be randomly generated thirty (30) minutes before the Live Draft is scheduled to begin. If your league does not have ten (10) team owners at draft time, your league will be disbanded and each owner will have to join another league.

In the draft room, you will be able to place NFL players into a **Nomination Queue** — which is simply a list of players, in order of priority, that you are interested in nominating with your next draft pick. When it is your turn to pick, you will have forty-five (45) seconds to nominate a player. If the forty-five (45) seconds pass and you have not manually selected a player, the player ranked highest in your **Nomination Queue** will be automatically drafted. If the **Nomination**

Queue is empty, a nomination will then be made based on your rank list and logic to help draft your team an ideal roster. In such a case, the highest rated player from the auction value list (which you updated prior to your draft being completed) will be nominated unless that position is filled — in which case the next best available option, at an available position, will be nominated. The nomination order will follow a linear pattern (as outlined in the chart below) throughout the draft, with no additional nominations made by teams once they have a full roster. Note that all players are nominated for an amount of \$1, with bidding by all teams with sufficient funds to determine the player's final bid amount.

After a player is nominated, all teams have the option to put in a bid in an attempt to draft the player. You will have forty-five (45) seconds to bid on the player. If a new high bid is made in the last ten (10) seconds of the bid process, the clock will reset to ten (10) seconds. Once the clock has reached zero (0) seconds, the current high bidder wins the player. The amount that was bid is deducted from the team's budget/bank and the next team according to the nomination order is now able to nominate a player.

You can find additional information on Auction Draft format in our Fantasy Help section at http://nfl.com/help.

Autopick Draft Instructions

If you choose to create an Autopick Draft team, you will have the opportunity to pre-rank all eligible NFL players prior to being placed in a league any time during the Pre-Draft Period. You will rank the players in a single, comprehensive Pre-Draft Rankings list in the order of your preferred bid amounts. As in the Live Draft, you are not required to make changes to our Pre-Draft Rankings list. If you choose to not make changes, our default list, which reflects the bid values of NFL.com fantasy experts, will be used. You will also have the opportunity to create a separate Excluded Players list of players you want to make sure they will not be drafted to your team. All changes and creation of an Excluded Players list must be completed during the Pre-Draft Period.

Once you are content with your Pre-Draft Rankings, you will be able to mark your team as "Ready to Draft" on your Team homepage. NFL.com will then be notified that your team is ready to be placed into an Autopick auction format league and drafted according to your Pre-Draft Rankings list. You will be notified via email (at the email address provided during registration) after the draft has been completed and your team is ready to play.

Please refer to the following table (each number in the table refers to each team's nomination position for that round) for the nomination order for the full 15 rounds of the draft. You'll see that the draft order will move in a linear order, meaning the same order is followed throughout the draft. Note that it is possible for a team to fill their roster prior to their last nomination. In this case, they will no longer nominate players during the draft, instead giving up these nominations to teams still in need of players on their roster.



Team 1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Team 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
Team 3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Team 4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Team 5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Team 6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Team 7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
Team 8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Team 9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
Team 10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10

Teams: Overview

Each NFL.com Fantasy 2020 league will consist of ten (10) teams, which will be placed into a single division containing all 10 teams.

Each roster will consist of fifteen (15) NFL players. Owners may select a starting lineup each week from these fifteen (15) players. The chart below lists the required number of players at each position for the 'starting lineup' and the 'draft'.

• Note: Individual defensive players are not drafted; rather, you will draft an NFL team's entire defensive/special teams unit. For the purpose of roster limits, each NFL defensive/special teams unit will count as one "player."

Roster Requirements

Position	Starting Lineup*
Quarterback (QB)	1
Running Back (RB)	2
Wide Receiver (WR)	2
Running Back (RB)/Wide Receiver (WR) Flex	1
Tight End (TE)	1

Kicker (K)	1
Defensive Team (DST)	1
All Positions ****	9

*You are allowed as many as nine (9) players in your starting lineup, according to the positional requirements listed in the table above. However the numbers in the "starting lineup" column represent the **maximum** number of players you may start at each position. You may use fewer players than the number listed at each position without penalty, although it is recommended you use the maximum number of players so that you can accumulate the most points.

Team owners that elect to participate in a league with an 'Autopick Draft' will have their rosters populated according to the criteria listed in the 'Roster Requirements' table. Players will be drafted based upon their order within each team owner's **Rank List and position within the draft. For more information, please refer to the **Autopick Draft Instructions** listed above.

*** Team owners participating in a 'Live Draft' league will be required to select a total of fifteen (15) players based upon the criteria defined in the 'Roster Requirements' table above. For more information, please refer to the **Live Draft Instructions** listed above.

**** Please note that, throughout the season, your overall roster is not restricted to a specific number of players at each position. You can carry as many players in any one position that you choose, as long as your overall roster does not exceed fifteen (15) players.

Schedule & Playoffs: Regular Season

For the complete 2020 NFL weekly game schedule visit nfl.com/schedules. Note: In the event the 2020 NFL game schedule is altered due to COVID-19, the NFL fantasy schedule will be adjusted accordingly. Any adjustments to the fantasy schedule will be communicated on NFL.com/Fantasy.

Regular Season

The first fourteen (14) weeks of the 2020 NFL regular season represent the regular season for NFL.com Fantasy 2020 leagues (the "Fantasy Regular Season"). During these weeks, you will play against teams in your league. To see your team's specific schedule (developed by NFL.com in its sole discretion), click the **Schedule** tab on the league home upon joining the league.

Playoffs

When the Fantasy Regular Season ends, the four (4) teams in each league with the highest league standings (determined by the League Manager in its sole discretion) will advance to the Fantasy Playoffs (herein referred to as the "Fantasy Playoffs"). See Fantasy Playoff schedule below.

Additionally, the teams who ranked fifth, sixth, seventh and eighth highest in each league's standings will be offered the opportunity to continue to play through the Playoff period in the league's consolation bracket, however, they will no longer be in the running for a chance to be listed on the NFL.com Leaderboard.

If there is a tie for the order of Fantasy Playoff seeds, the following tie-breakers will be used.

- 1. Year-To-Date ("YTD") Points Scored (sum of all points accumulated during Fantasy Regular Season); if a tie still exists then:
- 2. YTD Points Against (sum of opponents' points accumulated during Fantasy Regular Season); if a tie still exists then:
- 3. Random selection from among such tied teams.

FANTASY PLAYOFF SCHEDULE						
2017 NFL Week 15	2017 NFL Week 16	Results				
#1 vs. #4	Winner of #1-#4 vs. Winner of #2-#3	Winner: Champion Loser: Runner Up				
#2 vs. #3						

Scoring: Point Values

Each week your team will compete against another team in your League in a head-to-head matchup. For the purposes of this Game a week is defined as the NFL games held between Wednesday and Monday. Matchups are determined by NFL.com in its sole discretion. During a matchup, each of the players in your starting lineup ("active" players) for that week will earn points based on their actual statistics from their respective NFL games. The charts below list the statistics and their corresponding point values.

OFFENSIVE STATISTICS	QB, WR, RB, TE, K
Touchdown (Passing)	4 points
Touchdown (Rushing or Receiving)	6 points
Passing Yards	1 point for every 25 yards
Rushing Yards	1 point for every 10 yards
Receiving Yards	1 point for every 10 yards

Receptions	1 point
2 point conversion	2 points
Interception	-2 points
Fumble Lost	-2 points
Field Goal	0-49 yards = 3 points 50+ yards = 5 points
Extra Point	1 point
Offensive Fumble Recovery Touchdown	6 points

DEFENSIVE STATISTICS	DEFENSE / SPECIAL TEAMS
Touchdown (Defensive or Special Teams)	6 points
Safety	2 points
Interception	2 points
Fumble Recovery	2 points
Sack	1 point
Team Def 2-point Return	2 points
Points Allowed	0 = 10 points
	1-6 = 7 points 7-13 = 4 points 14-20 = 1 points 21-27 = 0 points 28-34 = -1 points
	35+ = -4 points

Wins & Losses:

For each head-to-head matchup, the team with the greater number of points will earn a **Win** and the team with the lesser number will earn a **Loss**. During the Fantasy Regular Season, if two teams have the same number of points, each team will get a **Tie**.

During the Fantasy Playoffs, there are no ties. The Higher Playoff Seed will be deemed the winner.

Notes

- Offensive Scoring (QB, RB, WR, TE): An offensive player will receive points for any of the specified offensive statistics he accumulates. Scoring will be calculated according to the following example: If a QB throws for 200 yards and 2 TDs; rushes for 20 yards and 1 TD; and has 25 yards receiving, his point total for the week would be: 2 TDs Passing = 8 points, 1 TD Rushing = 6 points, 200 yards Passing = 8 points, 20 yards Rushing = 2 points, 25 yards receiving = 2.5 points; or 26.5 total points for the week.
- **Defensive / Special Team Scoring:** Your defense/special team is awarded points when any one of its members generates a TD, INT, fumble recovery, safety or sack. Your defense/special team unit is also awarded points for a kickoff or punt return that results in a TD. For instance, if your active defense/special team is the Steelers and JuJu Smith-Schuster returns a punt for a TD, you get 6 points awarded for your defense/special team. In the same situation, a team using JuJu as an active WR would also be awarded points for a touchdown as an active WR.
- **Fumbles Lost** by a player will lose 2 points if they turn the ball over to the opposing team at any time such player is on the field (including special teams and defense). For instance, if you have Alshon Jeffery active at WR and he fumbles the ball away at any time while he is on the field, your team will lose 2 points. This includes a fumble lost while returning a punt, kick, interception (if your WR were playing defense) or while on offense at WR.
- **Offensive Fumble Recovery Touchdowns** are any touchdowns resulting from a fumble recovered by an offensive skill player. For instance, if your active wide receiver is Larry Fitzgerald and he recovers a fumble in the end zone for a touchdown, your team would be awarded 6 points.
- **Defensive Points Allowed** will take into account only the points allowed by the team when the defense or special teams is on the field based on possession. For example, a touchdown scored by an opposing team's offense while the defense is on the field would count towards defensive points allowed, but a touchdown scored against a team's offense (TD from interception, safeties, etc.) would not count towards defensive points allowed. Also, note that points scored against a team's special teams unit (punt or kick return for a TD) would count towards defensive points allowed.
- **Defensive Touchdowns** are any touchdowns scored by the defensive team. This includes fumble returns and interception returns
- **Team Defensive 2-point Returns** are when a defender returns an interception or recovers and returns a fumble during a 2-point conversion attempt by the opposing team.
- **Special Teams Touchdowns** are touchdowns scored by punt returns, kickoff returns or returns of blocked field goals or punts. With NFL-Managed default scoring settings, special teams touchdowns are awarded to the Team Defense/Special Teams unit, and

individual players. For example, if an Eagles player returns a punt for a touchdown, the Philadelphia Eagles Defense/Special Teams receives 6 points for a special teams touchdown, and the individual Eagles player will also receive these points.

• **Fractional** points will be used when calculating points from statistics. For example, 49 yards rushing will result in 4.9 points.

Statistics Corrections:

Following the completion of each week's games, all statistics and point totals are verified, and corrections are made where necessary. However, all statistics and point totals for the week are considered FINAL as of 11:59:59 PM ET on the Friday following the end of that week. If a stat correction is announced for the previous weekend's games after 11:59:59 PM ET on Friday or later, it will not be included in our statistics and your official Fantasy score will be based on the original statistic.

Lineup Changes: Weekly Lineups

Each week, owners have the opportunity to select their starting lineup for the coming week. If an owner doesn't set a lineup before the weekly lineup deadline (explained in the "Deadline to Change Status" section below), the owner's lineup from the previous week will be used. If an owner has a lineup that is not in compliance with these rules, their team will score zero points for the scoring period.

Deadline to Change Status:

An owner may change the status of the players on his/her team (i.e., "active" or "reserve") before a player's NFL team is scheduled to start as determined by NFL.com's clock. NFL.com will not be responsible if your watch or clock and our system clock are not synchronized. Please note that, if nine (9) of your players were "active" and played on Sunday, you will not be able to change the status of one of your "reserves" to "active" on Monday even though the player has not yet played in the current week.

Adding and Dropping Players: Free Agents

Throughout the season you may want to improve your roster by adding available free agents and dropping players who are not performing up to your expectations. You can submit a free agent request at any time. Any player who is not on Waivers (as described below) is considered a free agent and may be added to a team immediately on a first-come, first-served basis.

Waivers:

To provide an equal opportunity for all owners to add players to their roster, a **Waivers** process is used. Requests for players that are on **Waivers** are not executed immediately, but are put in a pending status.

Free Agent players will be placed on Waivers at the start of their weekly NFL game during the course of the NFL season, typically on Sunday at 1:00:00, 4:00:00, or 8:20:00 p.m. ET. Note that if there are NFL games scheduled for Thursday or Saturday, the players from those teams will be placed on Waivers at the start of their respective games

Any player that is new to the player pool will be placed on Waivers, and subject to the league's Waiver process.

The Waiver process allows multiple teams to request the same players. Most weeknights between 12:00:00 a.m. ET and 6:00:00 a.m. ET, NFL.com will process all of the pending requests. The order in which these requests are processed is based on the **Waiver Rank** of each team. The table below lists when an NFL player is on **Waivers** and for how long.

WAIVER CONDITIONS							
NFL Player Status	NFL Player Status On Waivers Until						
Free Agent while NFL games are in progress	Approximately 6:00:00 a.m. ET Wednesday morning. You can request players while games are in progress, but the first waivers run of the week will always be Wednesday morning, so Wednesday is the earliest day you'd be awarded a player in any week.						
Released during a waiver process	The next waiver process (usually 24 hours later, but see Waiver Schedule). Ex.: Owner requests Player A on waivers and drops Player B. During waiver process, owner is awarded Player A, and Player B is placed on waivers until the next waiver process.						
Released during Free Agent Add/Drop	The third waiver process after the Add/Drop. Ex.: Owner drops a player Tuesday afternoon. The player dropped is on waivers until the waiver process that runs between 12:00:00 AM ET Thursday and 6:00:00 AM ET Thursday.						

Waiver Rank:

During the waiver process, pending transactions are processed in an order determined by each team's waiver rank. The team with a waiver rank of 1, considered the highest, will get its first requested player. After the transaction is executed, the team's waiver rank is then set to 10 (last), and all other teams move up one. The waiver ranks are reset once each week after standings are updated on Tuesday morning. The last-place team (based on won/lost record) will be given the waiver rank of 1, down to the first-place team, which gets the waiver rank of 10. We'll use the following criteria to break any ties for waiver rank:

WAIVER RANK

- 1. Worst Win/Loss Record
- 2. Least Points Scored YTD
- 3. Most Points Scored Against YTD

If a team's highest pending transaction becomes invalid because another team received the requested player, the transaction gets deleted and the team's next waiver request, if one exists, becomes that team's highest. If a team doesn't have any pending transactions because all players requested were taken by other teams, or the owner simply didn't request any players, there isn't any penalty and the **Waiver Rank** will not be changed for that week. Waiver priority immediately after the draft will be the reverse order of the first round selections in the draft (e.g., the team selecting #10 in the draft will have the highest waiver priority and the team selecting #1 in the draft will have the lowest waiver priority).

Waiver Schedule:

The waiver process will run for the first time each week between 12:00:00 a.m. ET Wednesday and 6:00:00 a.m. ET Wednesday which is approximately 24 hours after the completion of Monday night's game. In a typical week the waiver process will run every night until the last waiver process is run on early Sunday morning.

If there are Wednesday, Thursday or Saturday games the players involved in those games will be placed on Waivers at the start of their game and will not be eligible to be added to a team's roster until the first Waivers process of the following week runs.

Note: Waivers will continue to run for the current week, as scheduled, until the last waiver process is run on Sunday night/Monday morning.

With only two exceptions, there are no limits to the number of Add/Drops you can request, nor are there any transaction fees.

- 1. The first exception is when an owner drops his entire team or a significant number of players, also known as "team dropping". Team dropping has a negative impact on the league and as such, is prohibited and any owner who elects to drop his team shall be subject to immediate removal from the league. Players selected from waivers or added from free agency that were part of a team drop may be reversed at NFL.com's sole discretion.
- 2. The second exception is abuse of the waivers process. This is when a team owner adds then drops a series of players, putting those players on waivers and making them inaccessible to other team owners. Such an action could result in forfeiture of points as well as that team owner being blocked from making any additional add/drops for the remainder of the season, as determined by NFL.com in its sole discretion.

If either of these situations occurs within your league, please contact NFL.com through Fantasy Help at http://fantasy.nfl.com/feedback as soon as possible.

Preseason:

Once a league's draft is completed, players can be added and dropped subject to the Free Agent and Waiver rules discussed above. The initial **Waiver Rank** after the draft will be the reverse of order in which teams selected in the draft. After the draft, all players not drafted will be placed on Waivers. The waiver process will run each night, 7 days a week, starting the day after the draft through the Tuesday night before the first 2020 NFL regular season game.

Undroppable Players:

To maintain the integrity of your league, you will be prevented from dropping certain star NFL players throughout the season. NFL.com will determine, in its sole discretion, which NFL players are undroppable. If there are players we've deemed undroppable on your roster, their undroppable status will be indicated on the Add/Drop page for your team. You may appeal to NFL.com for permission to drop an undroppable player; however, NFL.com will make the final decision on all undroppable player requests. Appeals can be sent via **Fantasy Help** at http://fantasy.nfl.com/feedback and should include the names of the players you want to add and drop.

Trades: Trade Deadline

Throughout the season, owners can trade players with other teams. In an effort to keep the integrity of the league, a deadline for trades will be imposed at 11:59:59 p.m. ET on 11/20/20. No trades will be allowed after that time. Any trades accepted by two parties before the deadline will be subject to the trade approval process.

Trade Approval Process:

In an effort to prevent collusion among owners, and to ensure fair competition, a trade approval process is used. After two owners agree to a trade, it will be in pending status for at least 24 hours. If six (6) owners in your league object to the trade within the pending time period, the trade will not be executed. Example: a trade made at 5:00:00 p.m. ET Tuesday will not execute before 5:00 p.m. ET Wednesday at the earliest, assuming six (6) owners do not object before then.

To be effective for any given week of the NFL season, all trades between owners must be made **at least 24 hours before** the first game day of such week and disputed by less than six owners in a league. If trades are executed with less than 24 hours before the first game of any given NFL week or six (6) or more owners object to a trade, the trade will not be effective for such NFL week unless NFL.com overrules the objection at least 24 hours before the first game day of the week. If the NFL overrules the trade objection with less than 24 hours before the first game of the week, the trade will not be made effective until the following week.

If you make a trade offer, be sure to monitor the status of that offer (link on the **My Team** page) as the weekly lineup deadline approaches, to ensure that acceptance of that trade does not cause your team to have an illegal lineup for the current week's games

Multi-player Trades:

Owners can enter unbalanced multi-player trades such as a 3 player for 1 player trade, however, such owners will be required to enter the necessary transactions to balance your roster immediately. If your roster is not balanced by the weekly deadline, you will receive zero points for that particular week.

General Sportsmanship:

By participating, you agree to abide by the general sportsmanship rules set forth in these rules and fantasy games in general. You further agree to accept and abide by the rulings and the decisions of NFL.com regarding all questions of sportsmanship. If an owner does not comply with the sportsmanship rules as defined in these official rules, or NFL.com determines (in NFL.com's sole discretion) that an owner has acted in an unsportsmanlike manner, NFL.com reserves the right to disqualify the owner, void points and/or remove that owner from the league. All decisions by NFL.com in sportsmanship and related matters will be final.

Multiple Teams:

In order to keep the leagues as competitive as possible, owners will only be allowed to have one team in a league. If it is discovered that two (2) or more teams are being operated by one owner in the same league, NFL.com reserves the right to disqualify that owner from participating in any Fantasy Football league.

Collusion:

NFL.com does not permit two or more owners in the same league to work together to better one team at the expense of the other (for example, making one-sided trades, one team dropping highly-rated players so the other team can pick them up) If it is discovered that two or more owners are colluding, NFL.com reserves the right to disqualify all involved owners from participating in any NFL.com Fantasy Football league.

Inappropriate League Communication:

The Fantasy and League Discussions, League News area, League Email Address, Game Center Discussions and Live Chat are available for you to communicate with other league owners. We ask that you refrain from posting or sending messages that could be construed as offensive to other owners. If NFL.com determines, at NFL.com's sole discretion, that someone is engaging in inappropriate league communication, NFL.com reserves the right to disqualify that person from participating in any NFL.com Fantasy Football league.

User Name

A Registered User's username or team name may be displayed in full or partial format in certain instances within the Game (e.g. on the Game's Leaderboard (as defined below)). The Released Parties cannot ensure the security of any information you choose to make public in your

username or in the Game's chat room, forum, or message board. The Released Parties cannot ensure that parties who have access to such publicly available information will respect your privacy. Please exercise caution when disclosing personal information.

Leaderboard:

Only the teams that have won their league's championship (the "Champion Team(s)") will be eligible to be listed on the NFL.com Leaderboard subject to the below ranking system. Positions on the Leaderboard shall be calculated by multiplying a Champion Team's League Index by their Adjusted Points. This will be calculated as follows:

Each team's "League Index" will be calculated by taking the total points scored during the Game Period by all teams in the league and divided by total points scored by the highest scoring league during the Game Period. For example, if all teams in league A have scored a total of 1950 points during the Game Period and league C is the highest scoring league with 2000 points, then any team in league A will have a League Index of .975 (1950/2000).

A team's Adjusted Points shall be calculated by multiplying the League Index by such teams' total points.

Only teams winning their league's championship will be included in the Leaderboard. All teams on the Leaderboard will be ranked by Adjusted Points. If more than one team has the same Adjusted Points total, the tiebreaker will be determined by Team Points, and if a tie still exists, winning percentage, and if a tie still exists total points scored against.

In the event of a tie for any prize level, the following tie-breakers will be used.

- 1. Regular Season Year-To-Date ("YTD") Points Scored (sum of all points accumulated during Fantasy Regular Season); if a tie still exists then:
- 2. YTD Least Points Against (sum of opponents' points accumulated during Fantasy Regular Season); if a tie still exists then:
- 3. YTD Points Against (sum of opponents' points accumulated during Fantasy Regular Season); if a tie still exists then:
- 4. Random selection from among such tied teams.

By entering the Game, each participant accepts and agrees to accept and be bound by these Official Rules and by the decisions of the Released Parties which shall be final and binding in all respects. The Released Parties and their parents, affiliated and subsidiary companies and advertising and promotion agencies are not responsible for lost, incomplete, inaccurate, garbled, late, delayed, undelivered or misdirected registrations, User ID's, submissions, fantasy points, NFL player selections, transactions, and submissions; theft, destruction or unauthorized access to, or alteration of, submissions or registrations; failures or malfunctions of phones/mobile devices (including wireless phones/handsets or other wireless devices), phone lines or telephone systems; interrupted or unavailable network/mobile app, server or other connections; any error, omission, interruption, defect or delay in any transmission or communication; traffic congestion on the Internet or for any technical problem, including, but not limited to, any injury or damage to participant's or any other person's computer or mobile device related to or resulting from

participation in this Game; errors or ambiguity in these Official Rules, in any Game-related advertisements or other materials; the selection of participants on the Leaderboard the cancellation, suspension or preemption of NFL games, injuries or other unavailability of players, scoring tabulation or timing errors or other problems or errors of any kind whether mechanical, human, electronic, typographical, printing or otherwise. . The Released Parties, in their sole discretion, reserve the right to: 1) disqualify any person (and void his/her points) who tampers with the submission process, the operation of the Game, or any other component of this Game, or who is otherwise in violation of these Official Rules; and 2) modify, suspend or terminate this Game (or any portion thereof) should virus, bugs, non-authorized human intervention or other causes, including but not limited to war, strikes, and/or acts of God, corrupt or impair the administration, security, fairness or proper play of this Game. The Released Parties reserve the right to halt or modify the Fantasy Game at any time if events beyond its control compromise the Game's fairness or integrity. CAUTION: ANY ATTEMPT BY A PARTICIPANT TO DELIBERATELY DAMAGE ANY WEB SITE OR UNDERMINE THE LEGITIMATE **OPERATION OF THE GAME IS A VIOLATION OF CRIMINAL AND CIVIL LAWS** AND SHOULD SUCH AN ATTEMPT BE MADE, RELEASED PARTIES RESERVE THE RIGHT TO SEEK ANY AND ALL REMEDIES AVAILABLE FROM ANY SUCH PARTICIPANT TO THE FULLEST EXTENT PERMITTED BY LAW.

The Released Parties reserve the right to modify these rules for clarification purposes without materially affecting the terms and conditions of the Game. This is Game is for Entertainment purposes and is designed to increase consumer awareness of and interest in the Released Parties' service.

This Game may not be used for any form of gambling.

Any entry or transaction that is incomplete, late, or does not include a validly issued User ID will be disqualified.

In the event that the Game is challenged by any legal or regulatory authority, Released Parties reserve the right to discontinue or modify the Game, or to disqualify participants residing in the affected geographic areas. In such event, the Sponsor shall have no liability to any participants who are disqualified due to such an action.

In the event that the Fantasy Game is challenged by any legal or regulatory authority, Released Parties reserve the right to discontinue or modify the Game, or to disqualify participants residing in the affected geographic areas. In such event, the Released Parties shall have no liability to any participants who are disqualified due to such an action.

Limitation of Liability and Disclaimer of Warranties:

Each participant in the Game, hereby releases and agrees to hold harmless the Released Parties from any from (i) any and all liability for any injuries, loss or damage of any kind to person, including death, and property, arising in whole or in part, directly or indirectly, from participation in this Game and participation in any activity related to this Game and (ii).any claim or demand, including reasonable attorneys' fees, made by any third party due to or arising

out of their use of, or participation in, the Game, their connection to the Game, their violation of the Official Game Rules, or of any rights of another person or entity.

Limitation of Liability and Disclaimer of Warranties:

IN NO EVENT WILL THE RELEASED PARTIES AND/OR THEIR PARENTS, AFFILIATES, SUBSIDIARIES AND RELATED COMPANIES, THEIR ADVERTISING OR PROMOTION AGENCIES OR THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES AND AGENTS, BE RESPONSIBLE OR LIABLE FOR ANY DAMAGES OR LOSSES OF ANY KIND, INCLUDING, BUT NOT LIMITED TO, DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES ARISING OUT OF YOUR ACCESS TO AND USE OF THE SERVICE AND/OR THE GAME, DOWNLOADING FROM AND/OR PRINTING MATERIAL DOWNLOADED FROM THE SERVICE. IN NO EVENT SHALL THE RELEASED PARTIES' TOTAL LIABILITY TO YOU FOR ALL DAMAGES, LOSSES, OR CAUSES OF ACTION EXCEED \$100. WITHOUT LIMITING THE FOREGOING, EVERYTHING ON THE PROMOTION AND THE SERVICE INCLUDING THE PRIZE IS PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT. SOME JURISDICTIONS MAY NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES OR EXCLUSION OF IMPLIED WARRANTIES SO SOME OF THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU. CHECK YOUR LOCAL LAWS FOR ANY RESTRICTIONS OR LIMITATIONS REGARDING THESE LIMITATIONS OR EXCLUSIONS.

Binding Arbitration:

The parties, including all participants, waive all rights to trial in any action or proceeding instituted in connection with these Official Rules or the Game. Any controversy or claim arising out of or relating to these Official Rules and/or the Game shall be settled by binding arbitration in accordance with the commercial arbitration rules of the American Arbitration Association. Any such controversy or claim shall be arbitrated on an individual basis, and shall not be consolidated in any arbitration with any claim or controversy of any other party. The arbitration shall be conducted in the State of New York, in the City of New York, County of New York.

Governing Law and Jurisdiction:

THESE OFFICIAL RULES AND THE INTERPRETATION OF ITS TERMS SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE STATE OF NEW YORK WITHOUT REGARD TO ITS CONFLICTS OF LAWS RULES. For any matters which are not subject to arbitration as set forth in these Official Rules and/or in connection with the entering of any judgment on an arbitration award in connection with these Official Rules and/or the Game, the parties irrevocably submit and consent to the exclusive jurisdiction and venue of the New York state and federal courts located in the City of New York, County of New York, and State of New York. The parties agree not to raise the defense of forum non conveniens.

Privacy:

The Released Parties collect personal data from Registered Users when they enter the Game. This information becomes the property of the Released Parties and may be combined with other information that you have submitted to them. Personal data collected from www.NFL.com is subject to the NFL.com privacy policy located at http://www.nfl.com/help and will be handled consistent with that policy and subject to any specific privacy choices communicated to NFL.com. Personal information may also be disclosed to third parties in order to administer the Game.

Administrator, Sponsor and Prize Provider:

NFL Enterprises LLC, 345 Park Avenue, New York, NY 10154.

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