

2018 CHET DREAM BIG! COMPETITION OFFICIAL RULES

COMPETITION DESCRIPTION AND TIMING: The 2018 Connecticut Higher Education Trust (CHET) Dream Big! Competition (the "Competition") begins on 1/29/18 and ends on 3/30/18 (the "Competition Period"). Connecticut students are asked to submit an original work based on their current school grade level (or equivalent if homeschooled):

- **GRADES K-3:** An original drawing illustrating "What do I want to do after I go to college?"
- **GRADES 4-8:** An original essay answering "How will I change the world after I go to college?"

CONTEST SPONSOR: The Office of Connecticut State Treasurer Denise L. Nappier, TIAA Tuition Financing, Inc. (CHET Program Manager) and CHET (hereinafter collectively, the "Sponsor").

WHO CAN ENTER: Competition is open to students attending a public, private, religious or homeschool in Connecticut, enrolled in Kindergarten - grade 8 during the months of January through March 2018 and residing in Connecticut.

HOW TO ENTER: To enter the Competition, a student entrant ("Entrant") must:

- 1) **CREATE ORIGINAL WORK** ("Original Work"): Create an Original Work as described under the Competition Description and Timing.
 - a. Drawings or essays on white 8.5" x 11" paper. Drawings may be created using pencil, pen, crayon, marker, pastels, charcoal, watercolor or paint.
 - b. Essays may be typed or handwritten. Word limit = 250. Word count must be included on the Form.
- 2) **COMPLETE ENTRY FORM** ("Form"): A printed copy of the Form is available to download from www.chetdreambig.com (the "Website") or may be available at the Entrant's school. Entrants can also complete the web-based form on the Website and upload an electronic entry. All Entry submissions must include a fully completed Form, including parent/guardian consent and acceptance of the Official Rules of the Competition. Also, the following information must be included at the top of the Original Work: Entrant Name, Grade, School
- 3) **SUBMIT ENTRY:** Original Work with a completed Form (hereinafter collectively, the "Entry") may be submitted as a hard copy by mail or online via digital upload on behalf of Entrants.
 - Mailed Entry:** Mail Entry to CHET Dream Big! Competition, P.O. Box 849, Groton, CT 06340. All mailed Entries must be postmarked by 3/30/18 and received by 4/5/18.
 - Online Entry:** Visit the Website (www.chetdreambig.com) during the Competition Period and follow the instructions on the "Enter" tab to complete the Form and upload the Entry.Limit of (1) Entry per student. In the event more than one Entry is received from any one student, the first Entry processed will be considered the only valid Entry received. Sponsor is not responsible for late, lost, misdirected, mutilated, damaged or postage-due Entries or mail, or for late Entries due to computer and/or downloading/uploading problems.

GRADE-LEVEL PRIZES: A maximum of forty eight (48) prizes will be awarded, in the form of contribution made to a CHET account owned by a parent, legal guardian or other responsible adult with the winner as Beneficiary.

- Four (4) statewide grand-prize winners will be awarded a \$1,000 CHET account contribution.
- Forty four (44) winners will be awarded a \$500 CHET account contribution.
 - Eight (8) winners, one (1) boy and one (1) girl from each of four (4) grade groups (K-1, 2-3, 4-5, and 6, 7, 8) from Connecticut's Turnaround Schools, will be chosen.
 - Thirty two (32) winners, one (1) boy or one (1) girl from each of four (4) grade groups (K-1, 2-3, 4-5, and 6, 7, 8) from each of the eight (8) Connecticut counties will be chosen.
 - Four (4) winners will be chosen as a Judges' / Sponsor's pick.

SCHOOL PRIZES: A maximum of eight (8) schools statewide, one (1) school in each of the state's eight counties, will be awarded a \$500 prize. The winning school in each county will have submitted the highest percentage of Entries based on number of students in that school. The minimum number of entries for a school to be considered is fifty (50).

GENERAL PRIZE RESTRICTIONS: Prizes may not be transferred or assigned. No substitution may be made, except by the Sponsor, who reserves the right to substitute a prize in whole or in part with another prize of comparable or greater value if the intended prize is not available for any reason, as determined by the Sponsor in its sole discretion. The CHET account owner will be responsible for all applicable taxes (including but not limited to federal, state, local and/or income taxes) on each prize and may be required to provide his/her Social Security Number or federal Taxpayer Identification Number for tax-reporting purposes. Any and all costs associated with acceptance and/or use of prize will be the

responsibility of account owner. Sponsor will file, if and where required, an IRS Form 1099 with the Internal Revenue Service for the fair market value of the prize.

JUDGING CRITERIA/WINNER SELECTION AND VERIFICATION: Entries will be judged by a panel of judges selected by the Sponsor in its sole discretion. The panel of judges will select a maximum of 48 winners. Judging of Entries and the determination of the 48 winners is anticipated to be completed by early May 2018. The names, schools, towns and winning Entries will be posted on the Website. The panel of judges will review all Entries and select the 48 winners based on the following criteria:

DRAWINGS: Portrayal of theme; originality and creativity; and artistic design and attractiveness.

ESSAYS: Portrayal of theme; originality and creativity; organization and presentation; and grammar, spelling, and punctuation.

Any Entry, or portion of any Entry, which in the sole discretion of the judges (a) defames or infringes the right of privacy or publicity or other proprietary right of any person, living or deceased, or entity; and/or (b) is inappropriate, offensive, profane, obscene or not in keeping with the image of the Sponsor will be disqualified. Judging will be conducted under the supervision of the Sponsors. Each potential winner and parent or legal guardian will be notified by email or telephone and will be required to complete and return an Affidavit that will concern (1) Eligibility (2) Release of Sponsors from Liability and, (3) unless prohibited by law, a Publicity Release ("Affidavit") within thirty (30) days of receipt of notification. The teachers of student winners will be notified of their student's winning via email or telephone. In the event that a potential winner declines a prize, has submitted a fraudulent Entry or an Entry that is not his or her Original Work, fails to execute and return the required documents within the required time period or any prize notification is returned as undeliverable, the subject prize will be forfeited, at Sponsor's sole discretion, and the prize will be awarded to an alternate winner, at the judges' sole discretion, according to the judging criteria defined above. All CHET account contributions will be awarded in the name of the winner's parent, legal guardian or other responsible adult who will open a CHET-direct account for the benefit of the winner. CHET-direct enrollment materials must be completed in order to award account prizes. In the event the winner's parent, legal guardian or other responsible adult already has an existing CHET direct-sold account, with the winner as beneficiary, the CHET account number and additional account information will be required in order to receive the prize.

AGREEMENT TO THE OFFICIAL RULES: By participating in the Competition, each Entrant (and Entrant's parent, legal guardian or other responsible adult) fully and unconditionally agrees to and accepts these Official Rules and the decisions of the Sponsor, the judges and the Administrator, which are final and binding in all matters related to the Competition.

RELEASE: By participating, Entrants and their respective teachers, parents, legal guardians and/or school winners agree to release and hold harmless the Sponsor and Competition Entities, and their respective trustees, directors, officers, agents, affiliates and employees (collectively, "Released Parties") from any and all liability for any claims, costs, injuries, losses or damages of any kind caused by their participation in the Competition, including, but not limited to, the unauthorized or illegal access to personally identifiable or sensitive information. All Entries become the sole property of the Sponsor. Winners will grant to Sponsor and its designees the right, except where prohibited by law, to use their names, ages, grades, likenesses, pictures, addresses (cities and states), voices, biographical information, written or oral statements, for advertising, promotional and/or online voting purposes in promoting the Sponsor, its products, websites, and/or this Competition or succeeding Competition, in any and all media now or hereafter known throughout the world in perpetuity, without additional compensation, notification or permission. Entries not complying with all rules are subject to disqualification.

NO PURCHASE NECESSARY. VOID WHERE PROHIBITED.

Members of the immediate family of employees of the Office of the Connecticut State Treasurer directly involved with the management of Dream Big!; TIAA Tuition Financing, Inc.; and their respective parent companies, affiliates, subsidiaries, owners, divisions, advertising and promotion agencies of the foregoing and judges (collectively the "Competition Entities") are not eligible to participate.

The CHET direct-sold plan is administered by the Office of Connecticut State Treasurer Denise L. Nappier.

To learn more about the Connecticut Higher Education Trust, its benefits, investment objectives, risks and costs, please read the Disclosure Book. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA and SIPC, underwriter and distributor.