

## 2017 CHET DREAM BIG! COMPETITION OFFICIAL RULES

**NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT INCREASE YOUR CHANCE OF WINNING. VOID WHERE PROHIBITED.**

**COMPETITION DESCRIPTION AND TIMING:** The 2017 Connecticut Higher Education Trust (CHET) Dream Big! Competition (the "Competition") begins on 1/27/17 and ends on 3/31/17 (the "Competition Period"). For the Competition, 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, 8.5 inches by 11 inches, illustrating "What do I want to do after I go to college?"
- **GRADES 4-8:** An original essay, not to exceed 250 words, that responds to the question "How will I change the world after I go to college?"

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

**ELIGIBILITY:** Competition is open only to students attending a public, private or homeschool located within the state of Connecticut, enrolled in Kindergarten through 8<sup>th</sup> grade during the months of January through March 2017 and residing in the state of Connecticut. Members of the immediate family of employees of the Office of the Connecticut State Treasurer directly involved with the management of Dream Big!; TIAA-CREF 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.

**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.
- 2) **COMPLETE OFFICIAL ENTRY FORM** ("Form"): The Form is available to download from [www.chetdreambig.com](http://www.chetdreambig.com) (the "Website") or may be available at the Entrant's school. The Form must be completed and signed by Entrant's parent or legal guardian prior to submission.
- 3) **SUBMIT ENTRY:** Original Work with a completed Form, including the signature of the parent or legal guardian (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, c/o Cronin and Company, 50 Nye Road, Glastonbury, CT 06033. All mailed Entries must be postmarked by 3/31/17 and received by 4/5/17.

**Online Entry:** Visit the Website ([www.chetdreambig.com](http://www.chetdreambig.com)) during the Competition Period and follow the instructions on the "Enter" tab to upload the Entry using the digital upload tool. The complete Entry must be uploaded as a single file.

All Entry submissions must include a completed copy of the Form accepting the Official Rules of the Competition. 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.

**LIMIT:** One (1) Entry per student during the Competition Period. In the event more than one (1) Entry is received from any one student, the first Entry processed will be considered the only valid Entry received and subsequent Entries from the same student will be disqualified.

**ENTRY REQUIREMENTS:** Entries must meet the following requirements to be eligible for judging:

- a) Drawings or essays to be completed on white paper that is 8.5 inches by 11 inches and attached to the Form.
- b) Drawings can be created using pencil, pen, crayon, marker, pastels, charcoal, watercolor or paint.
- c) Essays may be typed or handwritten and are limited to 250 words. Word count must be included on the Form.
- d) The following information must be completed on the Form:
  - Entrant Name
  - Grade
  - Teacher
  - Teacher Email
  - School Name, City/Town and County
  - Home Address, Including City/Town and Zip Code
  - Parent or Legal Guardian Information Including Name, Address, Email Address and Phone Number
- e) The following information must be included on the Original Work:

- Entrant Name
- Grade
- School

Entries will be ineligible if they do not meet all of the specified requirements. In addition, an Entry shall be void if it contains any material which Sponsor or judges, in their sole discretion, deem offensive or inappropriate, such as, but not limited to, profanity. By submitting an Entry, the parent or legal guardian of the Entrant represents and warrants that the entire Entry is the original work of the Entrant, not previously submitted or distributed elsewhere for any other purpose. The parent or legal guardian of the Entrant further warrants that he/she has obtained the consent of any persons/parties portrayed in the Entry. Each Entry becomes the permanent property of Sponsor, and Entrant irrevocably assigns and transfers to Sponsor all rights in each Original Work, including without limitation, all copyrights. Sponsor shall have the right to use/edit the Entry in any manner, in any and all media, worldwide, in perpetuity, without further compensation or consent.

**GRADE-LEVEL PRIZES:** A maximum of forty eight (48) prizes will be awarded and contributions will be made to an account owned by a parent, legal guardian or other responsible adult that exists or is opened for 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 must submit a minimum of 100 entries on behalf of Entrants and have the highest number of Entries in that county in order to be eligible to receive a prize.

**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. The names, schools, towns and winning Entries will be posted on [www.chetdreambig.com](http://www.chetdreambig.com). 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.

Judging of Entries and the determination of the 48 winners is anticipated to be completed by early May 2017. 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 ten (10) 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 winners' parent, legal guardian or other responsible adult who will open a CHET account for the benefit of the winner. CHET enrollment materials will be provided to the responsible adult of

each student winner upon initial contact by the promotion Sponsor. CHET direct-sold enrollment materials must be completed in order to award account prizes. Enrollment materials can be mailed or brought to the awards ceremony where CHET representatives will be available to answer questions and collect completed forms. In the event the winner's parent, legal guardian or other responsible adult already has an existing CHET direct-sold account owner, with the winner as beneficiary, the CHET account number and additional account information will be required in order to award 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 and will not be acknowledged nor returned under any circumstances. Upon request of Sponsor, Entrants and school winners will provide a copy of any written Consent and Release as required above. Neither Released Parties nor any service providers are responsible for late, lost or misdirected or postage-due mail, or for incorrect or inaccurate transcription of Entry information, or for any human or other error, technical malfunctions, lost/delayed data transmission, omission, interruption, deletion, defect, line failures of any telephone network and/or modem, computer equipment, software, inability to access any online service or website, or any other error or malfunction, or any injury or damage to Entrant's or any other person's computer, or for any other error related to or resulting from participation in this Competition, whether computer, technical, typographical, printing, human or otherwise, including, without limitation, errors or malfunctions which may occur in connection with the administration of the Competition, the processing or judging of Entries, the announcement of the prizes or in any Competition-related materials. 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.

**WINNER/RULES:** For the names of the winners and/or a copy of these Official Rules, mail a stamped, self-addressed envelope to: CHET Dream Big! Competition, c/o Cronin and Company, 50 Nye Road, Glastonbury, CT 06033. Specify "winners list" or "Official Rules" on request.

**Consider the investment objectives, risks, charges and expenses before investing in the CHET 529 College Savings Plan. Please visit [www.aboutchet.com](http://www.aboutchet.com) for a Plan Disclosure Booklet with this and more information. Read it carefully. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss.**

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

**TIAA-CREF Tuition Financing, Inc., program manager. TIAA-CREF Individual & Institutional Services, LLC, member FINRA, distributor and underwriter for the Connecticut Higher Education Trust (CHET).**

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