

2015 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 2015 Connecticut Higher Education Trust (CHET) Dream Big! Competition (the "Competition") begins on 1/21/14 and ends on 3/27/14 (the "Competition Period"). For the Competition, Connecticut students are asked to submit an original Entry 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 the Connecticut State Treasurer, 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 8th grade during the months of January through March 2015 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.; TIAA-CREF Individual & Institutional Services, LLC; TIAA-CREF Personal Investors Services, Inc.; Teachers Insurance and Annuity Association (TIAA); their respective parent companies, affiliates, subsidiaries, owners, divisions, advertising and promotion agencies of the foregoing and judges (collectively the "Competition Entities") are not eligible.

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 Competition Description and Timing.
- 2) **COMPLETE OFFICIAL ENTRY FORM** ("Form"): Available to download from www.chetdreambig.com (the "website") or available at the child's school. The Form must be completed and signed by Entrant's teacher, parent or legal guardian prior to submission.
- 3) **SUBMIT ENTRY:** Mail your (a) original drawing or essay; (b) with a completed Form; and (c) with original signature of the teacher, parent or legal guardian ("Entry") to: CHET Dream Big! Competition, c/o Cronin and Company, 50 Nye Road, Glastonbury, CT 06033. All Entries must be postmarked by 3/27/15 and received by 3/31/15. All Entry submissions must include an original, 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 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 can be completed on white paper that is 8.5 inches by 11 inches and attached to the Form.
- b) Essays may be typed or handwritten and are limited to 250 words. Word count must be included on the Form.
- c) The following information must be included on the Form:
 - Entrant Name
 - Grade
 - Teacher
 - Teacher Email

- School Name, Town and County
- Home Address, Including Town and Zip Code
- Parent or Legal Guardian Information Including Name, Email Address, Daytime Phone Number
- Essay Word Count (For 4th through 8th Grade Essay Entries)

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 eighty-four prizes will be awarded.

- Four (4) statewide grand-prize winners will be awarded a \$1,000 CHET account contribution. One (1) winner will be chosen statewide from each of the following grade groupings: K-1, 2-3, 4-5, and 6-8. The contribution will be made to an account owned by a parent or legal guardian.
- Sixty-Four (64) winners will be awarded a \$500 CHET account contribution. One (1) boy and one (1) girl winner will be chosen from each of the eight (8) Connecticut counties from each of the following grade groupings: K-1, 2-3, 4-5, and 6-8. The contribution will be made to an account owned by a parent or legal guardian.
- Sixteen (16) statewide winners will be awarded a \$500 CHET account contribution. Two (2) boys and two (2) girls representing Connecticut's Review and Turnaround schools will be chosen from each of the following grade groupings: K-1, 2-3, 4-5, and 6-8. The contribution will be made to an account owned by a parent or legal guardian.

SCHOOL PRIZES: Eight (8) schools statewide will be awarded a \$500 prize. One (1) school that submits the greatest number of completed Dream Big! Official Entry Form(s) on behalf of students from each county will be named the winner.

All student winners and their families and a representative from each winning school will be invited to an awards ceremony hosted by State Treasurer Denise L. Nappier. Travel expenses necessary to attend the awards ceremony will be the responsibility of the winners and their guests.

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 parent or legal guardian will be responsible for all applicable taxes (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, including but not limited to, travel to and from award ceremony, will be the responsibility of winner's parent/legal guardian. Sponsor will file if and where required an IRS Form 1099 with the Internal Revenue Service for the fair market value of prize.

JUDGING CRITERIA/WINNER SELECTION AND VERIFICATION: Entries will be judged within each grade level by a panel of writers, artists and representatives from the Sponsor. The panel of judges will select a maximum of 84 winners. The names, schools, towns and winning Entries will be posted on www.chetdreambig.com. The panel of judges will review all Entries and select the 84 winners based on the following criteria:

DRAWINGS: Portrayal of theme (30%); originality and creativity (30%); and artistic design and attractiveness (40%).

ESSAYS: Portrayal of theme (30%); originality and creativity (30%); organization and presentation (20%); and grammar, spelling, and punctuation (20%).

Judging of Entries and the determination of the 84 winners will be completed by the end of April 2015. 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 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 telephone or mail 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 prizes will be awarded in the name of the winners' parent or legal guardian. CHET enrollment materials will be provided to the parent/legal guardian 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 parent or legal guardian is an existing CHET direct-sold account owner, beneficiary name, 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 teacher, parent or legal guardian) 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 or legal guardians and school winners agree to release and hold harmless the 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 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, 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 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. The CHET direct-sold plan is managed by TIAA-CREF Tuition Financing, Inc. CHET is administered by the Office of the Connecticut State Treasurer.

Consider the investment objectives, risks, charges and expenses before investing in the CHET 529.