

2010 CHET DREAM BIG! COMPETITION OFFICIAL STUDENT CONTEST RULES

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

CONTEST DESCRIPTION AND TIMING: The 2010 Connecticut Higher Education Trust (CHET) Dream Big! Competition (the “Contest”) begins on 2/8/10 and ends on 4/5/10 (the “Contest Period”). For the Contest, Connecticut students are asked to submit an original Entry based on their current school grade level (or equivalent if home-schooled):

Grades K-1: an original drawing, 8.5 inches by 11 inches, illustrating, “What do I want to do after I go to college?”

Grades 2-3: an original drawing, 8.5 inches by 11 inches, illustrating, “What do I want to do after I go to college?”

Grades 4-5: 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: Sponsored by the Connecticut State Treasury and TIAA-CREF Tuition Financing, Inc. (CHET Program Manager) and CHET Dream Big! Competition, P.O. Box 271455, West Hartford, CT 06127-1455.

ADMINISTRATOR: Adams & Knight, Inc., 80 Avon Meadow Lane, Avon, CT 06001.

ELIGIBILITY: Contest is open only to school students attending a public, private or home school located within the State of Connecticut enrolled in Kindergarten, 1st, 2nd, 3rd, 4th and 5th grades during the months of February through April 2010 and who are legal residents of the State of Connecticut. Members of the immediate family of employees of the Connecticut State Treasurer’s Office directly involved with the management of CHET; 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 “Contest Entities”) are not eligible.

HOW TO ENTER: To enter the Contest, student entrants (“Entrants”) must –

1) CREATE ORIGINAL WORK: create an original work as described under Contest Description and Timing (“Original Work”);

2) COMPLETE OFFICIAL REGISTRATION FORM (“Form”): available at www.chetdreambig.com (the “Web site”) or while supplies last, available at select schools and public libraries. Form must be completed and signed by Entrant’s 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 parent or legal guardian (“Entry”) to: CHET Dream Big! Competition, P.O. Box 271455, West Hartford, CT 06127-1455. All Entries must be postmarked by 4/5/10 and received by 4/10/10. All Entry submissions must

include an original, completed copy of the Form accepting the official rules of the Contest. 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 Contest 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 person will be disqualified.

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

a. Drawings or essays can be completed within the space provided on the Form or on white paper that is 8.5 inches by 11 inches and then attached to the Form.

b. All essays may be typed or handwritten and are limited to 250 words.

c. The following information must be included on the back of the paper or on the Form containing the drawing: Entrant Name, Grade, Teacher, School Name and Town, Complete Home Address, County and Parent/Legal Guardian information (Name, Email Address, Daytime Phone Number and Signature). 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 patently offensive or inappropriate, such as, but not limited to, profanity. By submitting an Entry, the parent/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/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. Upon request of Sponsor, the parent/legal guardian of Entrant will provide a copy of any written consent as required above.

GRADE-LEVEL PRIZES: There are a maximum of ninety-six (96) County prizes—plus forty-eight (48) Merit prizes—that will be awarded. The 96 County winners will include two (2) boy and two (2) girl winners for each of the three (3) categories (Drawing K-1, Drawing 2-3, and Essay 4-5 Grades) from each of the eight (8) Connecticut counties. The 48 Merit winners will include one (1) boy and one (1) girl winner for each of the three (3) categories and from each of the eight (8) Connecticut counties. The prize structure is as follows:

- **Ninety-six (96) County Winners** – Each winner (parent/legal guardian) will receive a \$250 check prize.
- **Forty-eight (48) Merit Winners** – Each winner (parent/legal guardian) will receive a \$50 check prize.
- **Ten Teacher Prizes** – The top ten teachers whose students submit the most CHET Dream Big! Official Entry Forms will receive a \$50 gift card from OfficeMax®.

Checks will be made payable to the winners' parent or legal guardian, who are encouraged to save for college costs. All teacher and student/parent winners and their superintendents/principals will also be invited to an awards ceremony hosted by State Treasurer Denise L. Nappier in May 2010 to announce all of the winners. Travel expenses to 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 teacher and parent/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 awards ceremony, will be the responsibility of winners' 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 TIAA-CREF Tuition Financing, Inc. and the State Treasurer's Office. The panel of judges will select a maximum of ninety-six (96) County winners [sixty-four (64) drawings and thirty-two (32) essays] and a maximum of forty-eight (48) Merit 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 96 County winners and the 48 Merit winners based on the following criteria:

Drawings: Portrayal of Theme (30%), Originality and Creativity (30%) and Artistic Design/Attractiveness (40%).

Essays: Portrayal of Theme (30%), Originality and Creativity (30%), Organization and Presentation (20%) and Grammar/Spelling/Punctuation (20%).

Merits: Did not win a County prize, but were selected by the judges panel to be worthy of special recognition.

Teacher Prizes: The top ten teachers whose students submit the highest number of entries will receive a \$50 OfficeMax® gift card. Winners will be determined by the number of entries received per teacher, per school.

Judging of Entries and the determination of the 96 County winners, 48 Merit winners and ten teacher winners will be completed by 04/21/10. In the event of ties between Entries, the Entries involved will be re-judged by an additional judge who will serve as a tiebreaker and who will evaluate Entries according to criteria listed above. 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 administrator. Each potential winner, and parent or legal guardian, will be notified by telephone and/or express mail and will be required to complete and return a Declaration of Eligibility and Liability Release and, unless prohibited by law, a Publicity Release (“Affidavit”) within ten (10) business days of receipt. 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 County and Merit check prizes will be awarded in the name of the winners’ parent or legal guardian.

AGREEMENT TO THE OFFICIAL RULES: By participating in the Contest, each Entrant (and Entrant’s 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 Contest.

RELEASE: By participating, Entrants and their parents or legal guardians and teacher winners agree to release and hold harmless the Contest 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 Contest, 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, Entrant and teacher 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 Web site, 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 Contest, whether computer, technical, typographical, printing, human or otherwise, including, without limitation, errors or malfunctions which may occur in connection with the administration of the Contest, the processing or judging of Entries, the announcement of the prizes or in any Contest-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, Web sites, and/or this Contest or succeeding Contest, 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, P.O. Box 271455, West Hartford, CT 06127-1455. Specify “winner’s list” or “Official Rules” on request.

Consider the investment objectives, risks, charges and expenses before investing in the Plan. Please call toll-free 1-888-799-2438 for a [Disclosure Booklet](#) containing this information. Read it carefully.

Before investing in a 529 plan, you should consider whether the state you or your designated beneficiary reside in or have taxable income in has a 529 plan that offers favorable state income tax or other benefits that are only available if you invest in that state's 529 plan.

Account value will fluctuate based upon a number of factors, including general market conditions.

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