



**THE 2023 CHET DREAM BIG! COMPETITION FOR K-12 STUDENTS - OFFICIAL RULES
NO PURCHASE NECESSARY TO ENTER OR WIN.
A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.
YOU HAVE NOT YET WON.**

CONTEST PERIOD: The 2023 CHET Dream Big! Competition for K-12 Students (the “**Contest**”) begins 9:00 a.m. Eastern Time (“**ET**”) on August 1, 2023 and ends 5:00 p.m. ET on November 6, 2023 (“**Contest Period**”).

ELIGIBILITY: The Contest is open to any legal U.S. resident, residing in Connecticut who is at least 18 years or older and is the parent or legal guardian of a K-12 grade child enrolled in a public, private, parochial, charter, or a home-based Connecticut school (“**School**”) as of August 1, 2023 (“**Entrant**”). The child enrolled in School is defined as an “**Eligible Student**.” Any Entrant who is employed by the Connecticut Office of State Treasurer Erick Russell, Connecticut Higher Education Trust (“**CHET**”), Fidelity Brokerage Services LLC (“**Sponsor**”), Don Jagoda Associates, Inc. (“**Administrator**”) or their respective agents or affiliates thereof (collectively, “**Sponsor & Others**”) or is a member of the same household of such Entrant is not eligible to participate in the Contest. Eligible Students who have won a Grand Prize or a First Prize in the 2021 or 2022 CHET Dream Big Contest are not eligible to win a Grand or First Prize in the 2023 CHET Dream Big Contest. Any Entrant or member of the same household of an Entrant who is affiliated with or employed by a stock exchange or member firm or an exchange or FINRA, a municipal securities broker-dealer, financial institution, news or financial information media, or other broker-dealers in securities, commodities, or money instruments is not eligible to participate in the Contest. This Contest is void outside CT and where prohibited or restricted by law and is subject to applicable federal, state, and local laws and regulations. By participating in this Contest, Entrants agree to be bound by these Official Rules and the terms of the Website (defined below), and the decisions of the Sponsor, Administrator and judges, and warrant that Entrant and the Eligible Student they are entering for fully meets all requirements to participate in this Contest.

HOW TO ENTER: There are two (2) ways for Entrant to enter the Contest (on behalf of the Eligible Student) during the Contest Period, online or via U.S. Mail:

Entry Method #1: During the Contest Period, the Entrant may visit the 2023 CHET Dream Big! Competition for K-12 Students website online at <https://www.chetdreambig.com> (the “**Website**”) and follow the on-screen instructions to complete the Entry Form presented (“**Online Entry Form**”), which includes providing a creative submission created by the Eligible Student on the topic for the Grade Level Group in which the Eligible Student is enrolled in school (“**Original Work**”), as outlined in the chart below (“**Online Entry**”). Original Work may be submitted via a digital image of a drawing or painting, essay, or video as outlined in the chart below.

Entry Method #2: Eligible Students may obtain a 2023 CHET Dream Big! Competition for K-12 Students printed Entry Form (“**Mail-In Entry Form**”) from the School in which they are enrolled. Eligible Students may then have the Entrant submit the Mail-In Entry Form with the Eligible Student's creative submission on the topic and in the format and length for the Grade Level Group in which the Eligible Student is enrolled in school, as outlined in the chart below (“**Original Work**”). Then send with sufficient postage affixed, to: The 2023 CHET Dream Big! Competition, P.O. Box 7703, Melville, NY 11775-7703 (“**Mail-in Entry**”). Mail-in Entries must be postmarked by November 6, 2023 and received by November 13, 2023 to be eligible.

Entry Chart

Grade Level Group	Submission Description / Entry Topic
Grades K – 4	Submit an Original Work illustrating “What is something you could do to make your community or neighborhood better?”
Grades 5 – 8	Submit an Original Work illustrating “What is something you could do to help make the lives of others better?”
Grades 9 - 12	Submit an Original Work illustrating “What is a lesson you've learned and how will it influence your future?”

Online Entries and Mail-In Entries will collectively be referred to as “**Entries.**” Limit one (1) Entry per Eligible Student, regardless of method of Entry, however one (1) Entrant may submit multiple Entries, one (1) for each Eligible Student for whom they are a parent or legal guardian. Photocopies of the Mail-In Entry Form for the purpose of entering multiple Eligible Students for whom an Entrant is a parent or legal guardian are permitted.

All eligible Entries will also automatically enter the eligible School stated on their Entry into the random drawing for a chance to win a School Technology Prize (“**School Technology Prize Entry**”). Limit one (1) School Technology Prize Entry per School.

All Entries must be completed in full and be in compliance with these Official Rules to be eligible for the Contest. **The parent or legal guardian Entrant of the Eligible Student must submit and fully complete the Entry including providing the Original Work created by the Eligible Student.**

Entry Requirements:

- Essay Entries must be between 50-250 words in the K-4 Grade Level Group and between 100-250 words in the 5-8 and 9-12 Grade Level Groups.
- Essays may be submitted in English or Spanish languages only.
- Video Entries must be a minimum of 30 seconds and maximum 60 seconds in length and will be accepted via Online Entry only.
- Mail-in Entries must be submitted via the Mail-In Entry Form only. Digital files submitted as part of a Mail-in Entry via USB Flash Drive, CD Recordable disc or any other type of media will not be accepted.
- Any digital image of an Original Work submitted as part of an Online Entry must be submitted in one of the following formats: JPEG, PNG, or GIF and must be no larger than 10MB.
- Videos submitted as part of an Online Entry must be submitted in one of the following formats: MPEG, MP4, MOV, AVI, FLV or M4V and must be no larger than 350MB.
- Entry must be the Eligible Student’s Original Work (modification of an original work is not an original work). Entries must not copy or otherwise plagiarize from any source.
- The Entry must not contain any content that infringes or may infringe third party rights, including, without limitation, any copyright, name, trademark, logo, trade dress, or other personal or proprietary right of any person living or deceased (including but not limited to rights of privacy or publicity or portrayal in a false light) or entity or make reference to any commercial/corporate advertising (including but not limited to corporate logos, brand names, charities, slogans, political, or religious statements), or be otherwise objectionable. Without limiting the generality of the foregoing, publicly displayed and publicly accessible Sponsor content, materials, or products are permitted to be displayed in Entries submitted for this Contest.
- The Entry must not include any representation of celebrities, athletes, musicians, or any other third-party (public or private), include any anti-social, political or religious groups, any commercial solicitation or promotional materials or name, address, phone number, or URL address. Entries must not contain advertisements, personal solicitations or commercial solicitations.
- The Entry must not disparage Sponsor or persons or organizations associated with Sponsor.

Any Entry not in compliance with the above and which does not meet the Website's requirements will be disqualified.

By submitting an Entry, you (as Entrant on behalf of Eligible Student) grant the Sponsor and its affiliates and designees, in perpetuity, the exclusive, irrevocable, perpetual, worldwide, royalty-free, transferable, sublicensable ownership of Entry to use (or not use), edit, reformat and promote the Entry in promotional, advertising, commercial materials or in other lawful purposes in any medium (whether now known or hereafter devised) in Sponsor's sole discretion, without compensation/credit of any kind or prior notice to you or the Eligible Student. By entering, you understand you are assigning rights to your Entry to the Sponsor and it will not be returned. Receipt of Entries may be acknowledged, but such acknowledgment is not binding upon Sponsor or Administrator. You also waive any "moral rights of authors" or similar natural rights of ownership in your Entry. You further agree, upon Sponsor's request and without compensation of any kind, to sign any additional documentation that Sponsor and its designees may require so as to perfect, effect or record the foregoing grant of rights in your Entry. ENTRIES REPRESENT SOLELY THE VIEWS AND OPINIONS OF ENTRANTS AND ELIGIBLE STUDENTS, NOT THOSE OF SPONSOR. SPONSOR EXPRESSLY DISCLAIMS ANY AND ALL LIABILITY IN CONJUNCTION WITH REVIEWING, MODERATING OR MONITORING ENTRIES. Any Entry or portion thereof that is, in the Sponsor's sole discretion, obscene, profane, lewd, defamatory or violates any proprietary right of any person living or deceased (including but not limited to rights of privacy or publicity or portrayal in a false light) or entity, sexual in nature, is otherwise objectionable, or disparages Sponsor (or any of its related companies and/or brands) will disqualify the Entry as determined in Sponsor's sole discretion. The information you provide will only be used in connection with this Contest or in connection with promotional or other activities of Sponsor and its related companies. Entries generated by script or bot are not eligible. The use of script, macro, programs or automated devices (or any other devices intended to automate or subvert any aspect of participation) to enter is prohibited. If Sponsor, in its sole discretion, suspects that an Entrant has used an automated or similar device to enter or is otherwise in violation of these Official Rules, all Entries received by that Entrant may be void. Normal phone/Internet access and data/usage charges imposed by your online/phone service provider may apply.

JUDGING AND WINNER DETERMINATION: At the conclusion of the Contest Period, all eligible Entries will be judged by a panel of qualified representatives selected by Sponsor based on the following judging criteria, to determine the winners per Grade Level Group and for the First and Second Prizes only, per each of the eight (8) Connecticut Counties (Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham), as outlined in the **PRIZES** section below: Originality and Creativity of Entry 34%; Most Inspirational 33%; Relevance to Theme 33%. In the event of a tie, the Sponsor will judge the tied Entries based on Originality and Creativity of Entry to determine the winner(s). Decisions of Sponsor/Administrator/judges are final with respect to all matters relating to the Contest. In the event there is an insufficient number of eligible Entries for any Grade Level Group or Connecticut County, those prizes will go unawarded.

The ten (10) winners of the School Technology Prizes will be selected in a random drawing to be held on or about December 1, 2023 from among all eligible School Technology Prize Entries. The odds of winning a School Technology Prize will depend on the number of eligible School Technology Prize Entries received throughout the Contest Period. The random drawing will be conducted by Administrator, an independent judging organization whose decisions are final on all matters relating to the School Technology Prize random drawing.

PRIZES:

Contest Prizes: Three (3) Grand Prizes, one (1) per Grade Level Group (K-4; 5-8; and 9-12): \$20,000 deposited into the winner's CHET 529 College Savings Plan – Direct Plan Account ("**CHET 529 Direct Plan Account**"). Twenty-Four (24) First Prizes, three (3) per Connecticut County; one (1) per Grade Level Group (K-4; 5-8; and 9-12): \$6,000 deposited into the winner's CHET 529 Direct Plan Account. Three Hundred Thirty-Six (336) Second Prizes, forty-two (42) per Connecticut County; fourteen (14) per Grade Level Group (K-4; 5-8; and 9-12): \$500 deposited into the winner's CHET 529 Direct Plan Account.

Each Entrant who submits a winning Original Work will be listed as the "Participant" or "Account Owner" of the CHET 529 Direct Plan Account and will be required to submit a completed CHET 529 Direct Plan Account Application established for the benefit of the Eligible Student submitting the winning Original Work to receive the prize. If a CHET 529 Direct Plan Account has previously been established by the Entrant for the benefit of such child, the Prize may, at the election of the winning Entrant, be contributed directly into that previously established CHET 529 Direct Plan Account. All prizes will only be deposited into an eligible CHET 529 Direct Plan Account. The prize is a contribution to the CHET 529 Direct Plan Account and will be treated as a contribution made by or on behalf of the winning Entrant to the CHET 529 Direct Plan Account. Each winning Entrant (parent/guardian) must be the "Account Owner" of the CHET 529 Direct Plan Account and the Eligible Student who created the Original Work must be the beneficiary. The Prize may be contributed only to a CHET 529 Direct Plan Account established by the winning Entrant for the benefit of the child submitting the winning Original Work.

School Technology Prizes and Approximate Retail Value ("ARV"): Ten (10) School Technology Prizes: A Sponsor-specified Technology package, awarded to the School District or entity responsible for the management and administration of the School in which the Eligible Student listed on the Entry attends. The ARV of each School Technology Prize is \$7,500.

All federal, state and local taxes are solely the responsibility of the winning Entrant and not the responsibility of CHET, the Office of State Treasurer Erick Russell, Fidelity Brokerage Services LLC, or their respective affiliates or agents thereof. Entrant must make election of an investment option applicable to the CHET 529 Direct Plan Account at the time the CHET 529 Direct Plan Account is opened. Additional restrictions may apply. Investments in a CHET 529 Direct Plan Account are municipal fund securities and subject to market volatility and fluctuation. You may have a gain or loss in your Account. For more details on the CHET 529 Direct Plan, please read the CHET 529 Direct Plan Fact Kit. No prize substitution, cash equivalent, or transfer of prizes permitted except at sole discretion of the Sponsor. Sponsor reserves the right, at its sole discretion, to award a prize of greater or equal value if advertised prizes are unavailable. All details of prize awards not specified herein shall be determined solely by Sponsor. **The School Technology Prizes will be awarded directly to the winning School only and will not be awarded to a corresponding Entrant or Eligible Student.** Schools that have won a School Technology Prize must provide upon request an IRS determination letter or other documentation granting tax exempt status or cannot claim any charitable deduction or tax benefit in conjunction with Sponsor's award of the School Technology Prize. AWARD OF A SCHOOL TECHNOLOGY PRIZE IS SUBJECT TO APPLICABLE LAWS/REGULATIONS REGARDING RECEIPT OF GIFTS, PRIZES AND AWARDS FROM THIRD PARTY ENTITIES. Limit one (1) Contest Prize per Entrant. Limit one (1) School Technology Prize per School.

NOTIFICATION OF WINNERS: Potential winners (Entrants and School Administrators associated with winning Schools) will be notified by email and/or U.S. Mail and phone. All potential winners must comply with all terms and conditions of these Official Rules, and being declared an official winner is contingent upon fulfilling all requirements set forth herein. Potential winners may be required to sign and return a Declaration of Eligibility/Compliance (including providing his/her Social Security Number or Taxpayer ID# for tax purposes and documentation stated above) and a Publicity/Liability Release ("Release"), as allowed by law, and assignment of rights (as applicable) within five (5) calendar days of notification attempt or they will forfeit the rights to the prize. In the event of prize forfeiture, a potential winner is unreachable, the prize notification is undeliverable, or if a potential winner declines acceptance of the prize, Sponsor may award the prize to an alternate potential winner (as outlined above). All potential winners of the Contest are subject to verification by Sponsor or Administrator, whose decisions as to the administration and operation of the Contest and the selection and verification of potential winners are final and binding in all matters related to the Contest. All materials submitted become the sole property of Sponsor and will not be returned.

LIMITATIONS OF LIABILITY: Sponsor & Others are not responsible for lost, late, mutilated, delayed, inaccurate, incomplete, postage due or misdirected Entries, interrupted or unavailable network/app servers involved processing Entries, app/internet access or other connections, miscommunications, failed telephone or computer transmissions/failures of any kind or jumbled, scrambled or misdirected Entries, or for phone, electrical, network, computer hardware or software or program malfunctions, inability to upload or download any information in connection with participating in the Contest, failures or difficulties or for other errors, omissions, interruptions, or deletions of any kind whether human, mechanical or electronic or for any damage to any person or person's computer/device or property related to participating in the Contest. Persons found tampering with, abusing any aspect of this Contest, or violating these

Official Rules, will be disqualified and may be subject to prosecution. CAUTION: ANY ATTEMPT TO UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS. SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON(S) RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW. In the event of a dispute as to the identity of a winner or Entry, the winning Entry will be declared made by the authorized account holder of the email address associated with the Online Entry or listed on winner's Mail-in Entry. "Authorized email account holder" is defined as the natural person who is assigned to an email address by an Internet access provider, online service provider or other organization (e.g., business, educational institution, etc.) that is responsible for assigning email addresses for the domain associated with the submitted email address. Potential winners may be required to show proof of being the authorized account holder associated with the Entry. IN NO EVENT WILL SPONSOR AND ITS AGENTS BE RESPONSIBLE OR LIABLE FOR ANY DAMAGES OR LOSSES OF ANY KIND, INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES ARISING OUT OF PARTICIPATION IN THIS CONTEST OR ACCEPTANCE OR USE/MISUSE OF ANY PRIZE.

GENERAL CONDITIONS: By entering this Contest and/or accepting a prize as a winner, each Entrant/School Administrator/winner agrees that they have read these Official Rules and will be strictly bound by them. Sponsor's decisions shall be final in all matters pertaining to this Contest and any/all prizes awarded. By accepting a prize, winners grant Sponsor the right to use their individual names, School names, addresses, photographs, and likenesses for advertising, publicity and promotional purposes and for any other such purposes as Sponsor so determines, in any and all media worldwide without limitation, without further compensation or permission, except where prohibited by law. All federal, state and local laws apply. Sponsor reserves the right to cancel, suspend and/or modify the Contest, or any part of it, if any fraud, technical failures, viruses, tampering, or any other factor beyond Sponsor's reasonable control impairs the integrity or proper functioning of the Contest, as determined by Sponsor in its sole discretion. In such event, Sponsor reserves the right in its sole discretion to suspend or terminate the Contest and award prizes based on the judging criteria for Contest winners and in a random drawing from among all School Technology Prize Entries (for School prizes) from among all eligible Entries received prior to cancellation. Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Contest or to be acting in violation of these Official Rules or in an unsportsmanlike or disruptive manner. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. No more than the stated number of prizes will be awarded. Neither the Sponsor nor the teachers are responsible for any lost, stolen or misplaced entries provided to teachers. The Sponsor will not verify whether any particular entry has been received.

DISPUTES: ENTRANT/SCHOOL ADMINISTRATOR AGREES THAT: Any and all disputes, claims and causes of action arising out of or connected with this Contest shall be interpreted under, governed by and enforced according to the laws of the State of Connecticut. Entrants and Schools submit to the jurisdiction of the courts of the State of Connecticut, or of the United States of America sitting in the State of Connecticut. ANY AND ALL CLAIMS, JUDGMENTS AND AWARDS SHALL BE LIMITED TO ACTUAL OUT-OF-POCKET COSTS INCURRED, INCLUDING COSTS ASSOCIATED WITH ENTERING THIS CONTEST BUT IN NO EVENT ATTORNEYS' FEES; AND UNDER NO CIRCUMSTANCES WILL ENTRANT/SCHOOL ADMINISTRATOR BE PERMITTED TO OBTAIN AWARDS FOR, AND ENTRANT/SCHOOL ADMINISTRATOR HEREBY WAIVES ALL RIGHTS TO CLAIM, PUNITIVE, INCIDENTAL AND CONSEQUENTIAL DAMAGES AND ANY OTHER DAMAGES, OTHER THAN FOR ACTUAL OUT-OF-POCKET EXPENSES, AND ANY AND ALL RIGHTS TO HAVE DAMAGES MULTIPLIED OR OTHERWISE INCREASED. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Contest, shall be governed by, and construed in accordance with, the laws of the State of Connecticut, without giving effect to any choice of law or conflict of law rules (whether of the State of Connecticut or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Connecticut.

GENERAL RELEASE: Each Entrant/Eligible Student/School Administrator hereby agrees to release, indemnify, and hold harmless Sponsor & Others, from any claims, actions, damages, losses or injury of any kind including but not limited to personal injury or death, resulting from participating in the Contest or from acceptance, use or misuse of a Prize awarded or participation in any Prize-related activity. This limitation of liability is a comprehensive limitation of liability that applies to all damages of any kind, including (without limitation) compensatory, direct, indirect, or consequential damages; loss

of data, income, or profit; loss or damage to property; and/or claims of third parties. Entrants/Eligible Students/School Administrators agree that Sponsor & Others have not made nor are in any manner responsible or liable for any warranty, representation, or guarantee, statutory, express, or implied (including but not limited to the implied warranties of merchantability, title, and fitness for a particular purpose), in fact or in law, relative to the Contest or to any Prize.

PRIVACY: Any personally identifiable information collected during your participation in this Contest will be collected by Sponsor and used by it and its agents for purposes of the proper administration and fulfillment of the Contest as described in these Official Rules, and in accordance with Sponsor's Privacy Policy, posted at <https://www.fidelity.com/privacy-policy> and as allowed by law.

WINNERS LIST: For the first initial, last name, and state of the winners and the winning School names send an email to: winners@dja.com with "2023 CHET Dream Big! Winners (20-2737-12)" as the subject line. Winners List will be sent after all Prizes have been awarded.

SPONSOR/ADMINISTRATOR: The Sponsor of this Contest is Fidelity Brokerage Services LLC, 245 Summer Street Boston, MA 02210. The Administrator of this Contest is Don Jagoda Associates, 100 Marcus Drive, Melville, NY 11747.

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