



2021 CHET DREAM BIG! COMPETITION FOR K-8 STUDENTS OFFICIAL RULES

HOW TO ENTER

To enter the 2021 CHET Dream Big! Competition for K-8 Students (“Competition”), the parent or guardian of an Eligible Student (defined below) must fully complete and submit in English or Spanish a Connecticut Higher Education Trust (“CHET”) Dream Big! Application Entry (“Application Entry” or “Entry”), which requires, an original essay, art, or video (“Original Work”) created by an Eligible Student (defined below) on the topic of how the Eligible Student will make a difference in their community or the world after they attend college (through a job, an idea, or community service). To be an “Eligible Student,” a child must be enrolled in grades Kindergarten – 8th grade at a public, private, religious, charter, or home-based school in Connecticut as of September 22, 2021 (“Eligible Student”). The Original Work shall comply with the following requirements: (1) Original Work Written responses, including but not limited to essays, poems or short stories, must be typed or handwritten and should be no longer than 250 words; (2) Original Work Video responses, including but not limited to spoken word essays/poems, songs, or monologues, should be no longer than five (5) minutes in length and must be uploaded through a publicly accessible website such as YouTube and Google Drive; and (3) Original Work Artwork, including but not limited to drawings, paintings, or photographs, must be photographed at high resolution, saved and submitted as a .JPG, .PNG, or .PDF file. The official entry form must be completed in full and be in conformance with these Official Rules to be eligible for the Competition and can be found at <https://aim.applyISTS.net/CHETDreamBigK8>. The parent or legal guardian of the Eligible Student must submit and fully complete the official entry including uploading the Original Work by the student through the Website between May 29, 2021 and 11:59 P.M. EDT on September 22, 2021.

LIMIT ONE ENTRY PER ELIGIBLE STUDENT.

Collectively, each Eligible Student, and each parent or guardian, are referred to in these Competition Official Rules as “Entrants” or “Entrant” unless the context indicates otherwise. By applying to the Competition, Entrants agree that they have read, understand, and agree to abide by all requirements of these Official Rules and the entry form. If Entrants cannot agree to be bound by, and to represent and warrant full compliance with, the Official Rules and entry form, Entrants are not eligible for the Competition.

No illegible, incomplete, forged, plagiarized, or altered Applications will be accepted. All Entries become the exclusive property of the Sponsor and will not and cannot be returned. By entering the Competition, Entrants represent that they have the unrestricted right to submit the Eligible Student’s Original Work, and the Original Work is original, and does not infringe upon any third party’s proprietary or other rights, including copyright rights. Further, by entering the Competition, Entrants unconditionally assign and transfer to Sponsor and Administrator, and anyone acting on their behalf, any and all rights that they or the Eligible Student now have or may in the future have, including without limitation, the copyright therein, for use in any medium whatsoever, whether now existing or created in the future, in perpetuity. Sponsor and Administrator and those acting on their behalf will have the unrestricted right to use alter, publish, display, or transfer to a third party each entry, including the Original Work, however they see fit without further approval of or payment to Entrants.

LIMIT ONE (1) ENTRY PER ELIGIBLE STUDENT

Incomplete submissions will not qualify to be entered in the Competition. Multiple entries on behalf of the same Eligible Student are not permitted. In the event more than one entry is received for an Eligible

Student, the first completed entry processed will be considered the only valid entry received. Each Eligible Student is eligible to win only one prize in this Competition.

For questions about the CHET Dream Big! K-8 Competition application entry process, Entrants can contact International Scholarship and Tuition Services, Inc. (“ISTS”) by clicking on the Live Chat button within the online application or via email at CHETDreamBig@applyISTS.com. Entrants can also call ISTS at 1-855-670-ISTS (4787) Monday through Friday from 9:30 A.M. - 6:00 P.M. Eastern Time.

ELIGIBILITY REQUIREMENTS

The Competition is open to any legal resident of Connecticut age 18 or older, who is the parent or legal guardian of a Kindergarten – 8th grade child enrolled in a public, private, parochial, charter, or a home-based Connecticut school as of September 22, 2021. By entering the Competition, Entrants represent that they have read and agree to abide by all requirements and information in these Official Rules and on the Website.

Any Entrant who is employed by the Office of State Treasurer Shawn T. Wooden, Fidelity, ISTS, or their respective agents or affiliates thereof or is a member of the same household of such Entrant is not eligible to participate in the Competition. 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 Competition. Public officials and candidates (and their children) for federal, state, or local office, and unions and union officials (and their children) are not eligible to participate in this Competition. This offer is void where prohibited or restricted by law and is subject to applicable federal, state, and local laws and regulations. By participating in this Competition, Entrants agree to be bound by these Official Rules and the terms of the Website, and the decisions of the Sponsor, Administrator and judges, and warrant that Entrant and the Eligible Student they are entering fully meets all requirements to participate in this Competition.

SELECTION OF WINNERS

Four hundred and seventy-seven (477) prize winners from grades K-8 (fifty-three (53) winners from each K-8 grade level) from across the five (5) congressional districts in Connecticut will be selected on or about October 31, 2021 on the basis of established judging criteria (as outlined below) by a selection committee appointed by ISTS (and independent of CHET, the Office of State Treasurer Shawn T. Wooden, and Fidelity Investments [“Fidelity”] or the respective agents or affiliates thereof) (“Selection Committee”).

Original Works Written Responses (Grades K-5)

Written responses submitted by Entrants on behalf of a child in grades K-5 will be evaluated on the following weighted judging criteria in relation to the topic of how they will make a difference in their community or the world after they go to college (through a job, an idea, or community service): (1) quality/clarity of response to prompt (20%); (2) originality and creativity (60%), (3) organization and presentation (15%), and (4) spelling, grammar, and punctuation (5%).

Original Works Written Responses (Grades 6-8)

Written responses submitted by Entrants on behalf of a child in grades 6-8 will be evaluated on the following weighted judging criteria in relation to the topic of how they will make a difference in their community or the world after they go to college (through a job, an idea, or community service): (1) quality/clarity of response to prompt (40%); (2) originality and creativity (30%), (3) organization and presentation (20%), and (4) spelling, grammar, and punctuation (10%).

Original Works Artwork (Grades K-5)

Artwork submitted by Entrants on behalf of a child in grades K-5 will be evaluated on the following weighted judging criteria in relation to the topic of how they will make a difference in their community or the world after they go to college (through a job, an idea, or community service): (1) quality/clarity of response to prompt (20%); (2) originality and creativity (60%), and (3) presentation/design/aesthetics (20%).

Original Works Artwork (Grades 6-8)

Artwork submitted by Entrants on behalf of a child in grades 6-8 will be evaluated on the following weighted judging criteria in relation to the topic of how they will make a difference in their community or the world after they go to college (through a job, an idea, or community service): (1) quality/clarity of response to prompt (40%); (2) originality and creativity (30%), and (3) presentation/design/aesthetics (30%).

Original Works Video Responses (Grades K-5)

Video responses submitted by Entrants on behalf of a child in grades K-5 will be evaluated on the following weighted judging criteria in relation to the topic of how they will make a difference in their community or the world after they go to college (through a job, an idea, or community service): (1) quality/clarity of response to prompt (20%); (2) originality and creativity (60%), and (3) presentation/design/aesthetics (20%).

Original Works Video Responses (Grades 6-8)

Video responses submitted by Entrants on behalf of a child in grades 6-8 will be evaluated on the following weighted judging criteria in relation to the topic of how they will make a difference in their community or the world after they go to college (through a job, an idea, or community service): (1) quality/clarity of response to prompt (40%); (2) originality and creativity (30%), and (3) presentation/design/aesthetics (30%).

On or about October 31, 2021, winners will be selected and verified by the Selection Committee based on the judges' evaluation of the judging criteria in their sole discretion from all Complete Applications. If a selected winner does not meet the eligibility requirements as set forth above, the selected winner will be disqualified, and an alternate winner will be selected at the sole discretion of the Selection Committee based on the judges' evaluation of the judging criteria set forth in these Official Rules.

At any time during the Competition, if it is determined that any of the materials or information submitted in connection with the Competition violate these Official Rules and/or the entry form, the entry may be disqualified in the sole discretion of Sponsor or Administrator, and those acting on their behalf, from further participation in the Competition or receipt of a Prize Award.

ISTS will notify provisional winners by using the email address provided on the official entry form. Entrants are responsible for providing in the Entry valid email and physical addresses, and for maintaining the accuracy of the email and physical addresses. Sponsor, Administrator, and those acting on their behalf for this Competition will not be responsible for communications sent to out of date or inaccurate contact information, whether an email or physical address, or addresses marked as 'opt-out' by the Entrant. From the date of notification, an Entrant has fourteen (14) calendar days to electronically respond to the notification and submit an executed Affidavit of Eligibility/Liability Release/Publicity Release form. If the requisite response and Affidavit are not received, the winner will be disqualified and a new winner will be chosen by the Selection Committee, who will have fourteen (14) calendar days from the notice date to provide the requisite response and the executed Affidavit. Each winning Entrant and that of the Entrant's winning Eligible Student's name, address, likeness, image, Original Work, and/or other related information contained in the entry may be used by CHET, the Office of State Treasurer

Shawn T. Wooden, Fidelity and, their respective affiliates and agents, and anyone acting on their behalf, for promotional purposes in any medium now in existence or created in the future without additional compensation to the extent permitted by law.

No Prize Award is transferable or assignable to another person or entity. There can be no Prize Award substitutions except in the sole discretion of Sponsor. Prize Award must be used by the Eligible Student awarded the prize as described in the Competition Official Rules. Winning Entrants shall be responsible for any taxes and/or fees, federal, state, and local, at any time, that may be applicable to any Prize Award.

Prize Awards will be forfeited (and be recoverable if previously paid out) upon a determination by the Sponsor, in its sole discretion, that false statements were made, or false information was provided, by a winning or provisional Entrant of the CHET Dream Big! award.

Decisions of Sponsor and/or Administrators are final and are not subject to appeal. No Application or other feedback can be requested or will be given.

PRIZE AWARDS

Four hundred and seventy-seven (477) Prize winners will be awarded a five hundred twenty-nine dollar (\$529) contribution to a CHET 529 College Savings Plan – Direct Plan (“CHET 529 Direct Plan”) opened by the winning Entrant for the benefit of the Entrant’s child who created the winning Original Work. Of the 477 prizes, there will be fifty-three (53) awards in each eligible grade level (K-8) across the five (5) congressional districts in Connecticut. 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 child 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 the previously established 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/Participant to the CHET 529 Direct Plan account. Total contributions in excess of the federal annual gift tax exclusion amount may be subject to federal gift and estate taxes, which are solely the responsibility of the winning Entrant/Participant and not the responsibility of CHET, the Office of State Treasurer Shawn T. Wooden, Fidelity, 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. Sponsor reserves the right to substitute prizes of equal or greater value. Sponsor is responsible for delivery of Prize but not for Prize utility, quality, or otherwise. Any applicable taxes or fees (local, state or federal) at any time are the sole responsibility of Entrant.

PRIVACY

Sponsor, Administrator, and those acting on their behalf, will collect personal data about Entrants online, including without limitation, through any application and entry materials submitted in connection with the Competition according with any Privacy Policy applicable to the Competition Website, and as otherwise described in these Official Rules and/or in the entry form. By participating and entering the Competition, Entrants expressly agree to the collection and use of the personal information collected as stated on the Competition Website and in these Official Rules and the entry form, in connection with the activities of the Competition and in regards to any activities of Sponsor, Administrator and those acting on their behalf with regards to the Competition, future Competitions, and the promotion of the use and set up of a CHET.

WINNERS LIST

The list of 2021 CHET Dream Big Competition winners will be available at chetdreambig.com through January 31, 2022. Winners list will be available after the selection of winners has been completed and is final.

MISCELLANEOUS

The Competition will be governed by the laws of Connecticut. All legal actions or claims arising in connection with the Competition must be brought in a court of competent jurisdiction within the state of Connecticut. By participating in the Competition, Entrants accept the conditions stated in these Official Rules and the Website, agree to be bound in full by the decisions of Sponsor, Administrators and the judges, and warrants that he or she is eligible to participate in the Competition and has fully complied with the Competition Official Rules and the Website. By accepting the prize, Entrant agrees to release and hold harmless CHET, the Office of State Treasurer Shawn T. Wooden, Fidelity, ISTS, judges and any of and their respective agents, affiliates, employees, and officers, including without limitation, advertising and promotion agencies, from any and all liability, loss, or damages arising from or in connection with the awarding, receipt, and/or use or misuse of prize or participation in the Competition and/or any prize-related activities.

CHET, the Office of State Treasurer Shawn T. Wooden, Fidelity, ISTS, judges and their respective affiliates or agents thereof are not responsible for errors, omissions, interruptions, deletions, defects, or delays in operation or transmission of information, in each case whether arising by way of technical or other failures or malfunctions or computer hardware or software, communications devices, data corruption, theft, unauthorized access to or alteration of offer materials, or otherwise. The Sponsor reserves the right (a) to modify, suspend, or terminate this Competition at any time for any reason, including any technical failure, unauthorized human intervention, or other causes beyond Sponsor's reasonable control that corrupt or adversely affect the security, administration, or proper conduct of this Competition; and (b) to disqualify any individual who tampers with the Competition or the process for the Competition. The Competition may be halted, terminated or cancelled due to unanticipated or events or actions beyond the control of the Sponsor at the Sponsor's sole discretion.

SPONSOR

The CHET Dream Big! Competition is sponsored by the Office of State Treasurer Shawn T. Wooden as Trustee of the Connecticut Higher Education Trust, 165 Capitol Avenue, 2nd Floor, Hartford, CT 06106.

PROGRAM MANAGER AND COMPETITION ADMINISTRATOR

Fidelity Investments is the program manager of the CHET 529 College Savings Plan – Direct Plan and the administrator of the CHET Dream Big! Competition. Fidelity has retained ISTS, an independent third-party vendor, to administer and manage the Competition.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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