

# Dive into Saving for College



## You could win \$1,000 toward your child's college education, and your library could win too!

The Kentucky Education Savings Plan Trust, in partnership with Kentucky libraries, presents the "Dive into Saving for College" sweepstakes. This program encourages children to read this summer, while also giving parents a chance to win \$1,000 toward their child's future college education and \$500 for their library!

### It's simple to enter!

1. Enroll your child in the Summer Reading Program at your local library.
2. Enter the Dive into Saving for College sweepstakes by filling out an official entry card.
3. Return the postage-paid entry card to your library staff or drop it in the mail.

**Remember to pick up a KESPT brochure to learn more about saving for your child's college education.**

Learn more at

[kysaves.com/library](http://kysaves.com/library)



No purchase necessary. Void where prohibited. Entries must be postmarked by August 13, 2010, and received by August 20, 2010. Visit [kysaves.com/library](http://kysaves.com/library) for official rules and prize details. Sponsored by the Kentucky Education Savings Plan Trust.

TIAA-CREF Tuition Financing Inc., Plan Manager.

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## OFFICIAL RULES OF THE KESPT DIVE INTO SAVING FOR COLLEGE SWEEPSTAKES

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

**SWEEPSTAKES DESCRIPTION:** The Dive into Saving for College Sweepstakes (the "Sweepstakes") begins at 9:00 AM Eastern Time ("ET") on June 01, 2010 and ends at 5:00 PM ET August 13, 2010 (the "Sweepstakes Period"). Sweepstakes details and entry is available at participating Libraries throughout Kentucky.

**SPONSOR:** The Kentucky Department for Libraries and Archives and the Kentucky Education Savings Plan Trust (KESPT), ("Sponsors").

**ADMINISTRATORS:** Preston-Osborne Group, public relations firm for KESPT and TIAA-CREF Tuition Financing, Inc. (TFI) program manager for KESPT.

**ELIGIBILITY:** Entry in the Sweepstakes is limited to legal residents of the Commonwealth of Kentucky ("KY") who are at least 18 years of age or older ("Entrant") and are the parent or legal guardian of a child born after 1996 and who are participating in the 2010 Kentucky Library Summer Reading Program. Employees, directors, officers, trustees and agents, and their respective immediate household and family members (spouses and siblings, parents and children and their spouses) of TIAA-CREF Tuition Financing, Inc., TIAA-CREF Individual & Institutional Services, LLC, Teachers Insurance and Annuity Association of America (TIAA) and its affiliates; the Kentucky Higher Education Assistance Authority (KHEAA); the Kentucky Education Savings Plan Trust, Preston-Osborne Group, the Kentucky Department for Libraries and Archives; and the and their respective parent companies or agencies, affiliates, subsidiaries, owners, divisions, advertising and promotion agencies (collectively the "Sweepstakes Entities") are not eligible. Void where prohibited.

**AGREEMENT TO THE OFFICIAL RULES:** By participating in the Sweepstakes, each Entrant fully and unconditionally agrees to accept these Official Rules and the decisions of the Sponsors, which are final and binding in all matters related to the Sweepstakes.

**HOW TO ENTER:** Each parent or legal guardian who has a participating child in the Kentucky Library 2010 Summer Reading program can receive one (1) Sweepstakes entry form at a participating Library. You may also request an entry form at any time from a participating library if one was not provided at the time of enrollment in the Summer Reading program. Complete the Official Entry Form (providing all requested information) and submit the entry form to the librarian or mail entry form directly. **Limit of one (1) entry per eligible person per unique child.** Multiple entries from the same person for the same child in contravention of these Official Rules, or entries generated by a script, macro or other automated means will be disqualified. Entries that are incomplete are void.

**ENTRIES MUST BE POSTMARKED BY AUGUST 13, 2010 AND RECEIVED BY AUGUST 20, 2010.**

**WINNER SELECTION/VERIFICATION:** Sixteen (16) individual winners will be selected in a random drawing. The winner's library will also win a cash prize and will be notified directly. Winners will be notified by phone and must confirm his/her eligibility. If a selected winner does not meet the eligibility requirements, he or she will be disqualified, and an alternate winner will be randomly selected and notified as per the procedures outlined above. Winners will be required to complete, execute and return within 60 days a Declaration of Eligibility and Liability Release Form and a W-9 form or the Prize (defined below) will be forfeited. The odds of winning the Sweepstakes depend on the number of eligible entries received. Prizes will be distributed to the winners within 90 days of receiving the requested forms in good order.

**PRIZES / APPROXIMATE RETAIL VALUE (ARV):** Sixteen (16) individual prizes of a \$1,000 cash each that can be designated towards a Kentucky Education Savings Plan Trust. The winner's library will also win \$500. The prizes are sent to the winners and the winner's library in the form of a check and provided by TFI. The prizes will be paid out, if all requirements are met, within 90 days of receiving a completed Declaration of Eligibility Form and a W-9 form from the winner in good order. Sixteen (16) libraries will also be individually awarded based on number of entries received.

**GENERAL PRIZE RESTRICTIONS:** The winner will be responsible for all federal, state and local taxes, applicable to acceptance and use of the Prize, including income taxes, if any, and may be required to provide his/her Social Security Number or Federal Taxpayer Identification Number for tax reporting purposes. A completed W-9 form is required for tax purposes. Any and all costs associated with acceptance and use of the Prize will be the sole responsibility of the winner. No transfer or substitution of the Prize permitted, except by Sponsors who reserve the right to substitute the Prize, in whole or in part, for one of comparable or greater value due to unavailability for any reason, as solely determined by Sponsors.

**CONDITIONS / RELEASE:** By participating in the Sweepstakes, Entrants: (a) release the Sweepstakes Entities from any and all liability for any claims, costs, injuries, losses or damages of any kind caused by their participation, including the unauthorized or illegal access to personally identifiable or sensitive information or the acceptance, possession, use, or misuse of the Prize; and (b) acknowledge that the Sweepstakes Entities have neither made nor are in any manner responsible or liable for any warranty, representation or guarantee, expressed or implied, in fact or in law, relative to the Prize including, but not limited to, its quality or availability. By accepting a Prize, the winner grants to Sponsors and their affiliated companies the right, except where prohibited by law, to use his or her name, likeness, picture, address (city and state), e-mail address, voice, biographical information, written or oral statements, for advertising and promotional purposes in promoting the Sponsors and their products, Web sites, the Event, and/or this Sweepstakes or succeeding Sweepstakes, without compensation unless required by law. The winner shall have no right of approval, no claim to compensation, and no claim (including, without limitation, claims based on invasion of privacy, defamation, or right of publicity) arising out of any use, blurring, alteration, or use in composite form of his or her name, picture, likeness, address (city and state), e-mail address, biographical information, or Official Entry Form. The rights granted under this paragraph shall extend to Sponsors, and their affiliated companies, agencies or marketing partners with respect to all Entrants in the Sweepstakes, including non-winners and the winner. **CAUTION: ANY ATTEMPT BY A SWEEPSTAKES ENTRANT OR ANY OTHER INDIVIDUAL TO TAMPER WITH THE RANDOM SELECTION PROCESS, OR OTHERWISE UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSORS RESERVE THE RIGHT TO COOPERATE IN THE PROSECUTION OF ANY SUCH INDIVIDUAL(S) AND TO PURSUE ALL REMEDIES TO THE FULLEST EXTENT PERMITTED BY LAW.** Failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. If for any reason the Sweepstakes is not capable of being executed as planned, or unauthorized intervention, fraud, action of Entrants, technical failures or any other causes which in the sole opinion of Sponsors, corrupt or affect the administration, security, fairness, integrity, or proper conduct of this Sweepstakes, Sponsors reserve the right at their sole discretion to disqualify any suspect entry or Entrant and to cancel, terminate, modify or suspend the Sweepstakes. In the event of any cancellation, termination or suspension, notice thereof will be posted at [www.kysaves.com](http://www.kysaves.com) and the selection of a winner may be made from among all eligible, non-suspect entries received as of the date of the termination, cancellation or suspension, as Sponsors determine in their sole discretion. Entries not complying with all rules are subject to disqualification.

**PUBLICITY RELEASE:** The winner will provide explicit consent to the Sponsors and those acting under or pursuant to its authority to use, without compensation, the winner's name and photo in any and all trade, advertising and promotional materials relating to the Promotion, similar promotions or the products and services of the Sponsors which may be offered by the Sponsors in all media now known or hereafter discovered, including but not limited to the world wide web. The winner waives any right to notification, review or approval of any such use and further agrees to provide any additional written consent to any such as may be reasonably requested by Sponsors or the prize would be forfeited.

**DISPUTES:** Entrants agree that: (a) any and all disputes, claims and causes of action arising out of, or connected with, the Sweepstakes or the Prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court of Kentucky or the appropriate Kentucky state court; (b) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes but in no event attorneys' fees; and (c) under no circumstances will Entrant be permitted to obtain awards for, and Entrant hereby waives all rights to claim, punitive, incidental and consequential damages and any other damages, other than out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. **SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION 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, Entrant's rights and obligations, or the rights and obligations of the Sponsors in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the Commonwealth of Kentucky, without giving effect to any choice of law or conflict of law rules (whether of the Commonwealth of Kentucky or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the Commonwealth of Kentucky.

**ENTRANT'S PERSONAL INFORMATION:** Information collected from official entry forms will only be used for the purpose of contacting any eligible winners.

**WINNER / RULES:** To receive Sweepstakes results (list of winner(s) or an additional copy of these Official Rules, send an email with the Subject line "Dive into Saving for College" to [sapple@preston-osborne.com](mailto:sapple@preston-osborne.com). Requests must be received on or about by 11/01/2010.

**Consider the investment objectives, risks, charges and expenses before investing in the Kentucky Education Savings Plan Trust. Please visit [www.kysaves.com](http://www.kysaves.com) for a Disclosure Booklet containing this and other information. Account value in the investment options is not guaranteed and will fluctuate based upon a number of factors, including general market conditions.**