

# Get Creative @Saving for College!



(It could mean \$1,500 toward college for your child.)



All across Michigan, libraries are helping children be creative at their library with programs and events. **Get Creative @ Saving for College** gives parents a chance to win \$1,500 that can be used toward their child's college education.

#### Here's how it works:

1. Sign up your child for the Be Creative @ Your Library summer reading program.
2. Fill out the entry card and return it to your librarian for the grand prize drawing of \$1,500 that can be used toward your child's college tuition.\*
3. If your child wins a grand prize, your library will also win \$1,000.

Learn more at

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

No purchase necessary. Void where prohibited. Entries must be postmarked by August 21, 2009, and received by August 28, 2009. Visit [misaves.com/library](http://misaves.com/library) for official rules and prize details. Sponsored by MESP, MET, and the Library of Michigan Foundation.



Michigan Education Savings Program



LIBRARY OF  
MICHIGAN  
FOUNDATION

**Important Information About MESP:** TIAA-CREF Tuition Financing, Inc. serves as program manager for the Michigan Education Savings Program ("MESP"). TIAA-CREF Individual & Institutional Services, LLC, member FINRA, distributes MESP. The State of Michigan, its agencies, TIAA-CREF Tuition Financing, Inc., Teachers Insurance and Annuity Association of America and its affiliates do not insure any Account or guarantee its principal or investment return except for TIAA-CREF Life Insurance Company's guarantee to MESP under the Funding Agreement for the Principal Plus Interest Option. Account values will fluctuate based on a number of factors, including general market conditions.

**Consider the investment objectives, risks, charges and expenses before investing in MESP. Please visit [www.misaves.com](http://www.misaves.com) or call toll-free 1(877) 861-6377 for a Disclosure Booklet containing this and other 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 designated 529 plan.*

**Important Information About MET:** Asset management, program administration and distribution of the Michigan Education Trust ("MET") contracts are provided solely by the Michigan Department of Treasury. MET is neither managed nor distributed by TIAA-CREF Tuition Financing Inc., TIAA-CREF Individual & Institutional Services, LLC, or any of their respective affiliates. MET provides educational benefits only from MET plan assets. Please visit [www.SETwithMET.com](http://www.SETwithMET.com) for a MET Enrollment Kit containing important program and contract information and read it carefully.

**OFFICIAL RULES OF THE GET CREATIVE @ SAVING FOR COLLEGE SWEEPSTAKES  
SPONSORED BY THE LIBRARY OF MICHIGAN FOUNDATION, MICHIGAN EDUCATION SAVINGS PROGRAM AND THE MICHIGAN EDUCATION TRUST**

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

**SWEEPSTAKES DESCRIPTION:** The Get Creative @ Saving for College (the "Sweepstakes") begins at 10:00 AM Eastern Time ("ET") on June 1, 2009 and ends at 5:00 PM ET on August 21, 2009 (the "Sweepstakes Period"). Sweepstakes details and entry forms are available at participating Libraries throughout Michigan.

**SPONSORS:** Library of Michigan Foundation, Michigan Education Savings Program and the Michigan Education Trust

**ADMINISTRATOR:** Pace & Partners, Inc., Lansing, MI.

**ELIGIBILITY:** Entry in the Sweepstakes is limited to legal residents of the state of Michigan ("MI") who are at least 18 years of age or older ("Entrant") and are the parent or legal guardian of a child born after 1995 and who has signed up for the 2009 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 Michigan Education Trust, the Michigan Education Savings Program, Pace and Partners, Inc., the Library of Michigan Foundation, the participating Libraries 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 signed up a child in the 2009 Summer Reading Program can receive one (1) Sweepstakes entry form at a participating Library per eligible child. You may also request an entry form at any time from a participating library if not provided. Complete the Official Entry Form (providing all requested information) and submit the entry form to the librarian or mail entry form directly. The child is not required to finish the reading program to win. **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 21, 2009 AND RECEIVED BY AUGUST 28, 2009.

**WINNER SELECTION/VERIFICATION:** Six winners will be selected in a random drawing conducted by the Library of Michigan Foundation on September 2, 2009. Winners will be notified by phone and/or email 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 a specified time a Declaration of Eligibility, Liability Release, and a W-9 form with the winner's Social Security Number or the Prize (defined below) will be forfeited and awarded to an alternate winner. The odds of winning the Sweepstakes depend on the number of eligible entries received. In the event your child wins a grand prize, the library listed on the entry form will also win \$1,000.

**PRIZES / APPROXIMATE RETAIL VALUE (ARV):** Six Cash Prizes of \$1,500 each will be awarded to the parent or legal guardian of the winner. Checks will be made payable to the winners' parent or legal guardian, who will have the option to use all or a portion of the Prize money to open a MESP or MET account. Funded by the Michigan Education Savings Program (MESP). Parents or legal guardians of each winner shall receive and have the opportunity to review the MESP or MET enrollment documentation before accepting a grand prize.

**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 will be required to provide a W-9 form with his/her Social Security Number or Federal Taxpayer Identification Number for tax reporting 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 is permitted, except by Sponsors who reserve the right to substitute the Prize, in whole or in part, with one of comparable or greater value due to unavailability for any reason, as solely determined by Sponsors. If all requirements are met, Prizes will be paid out within 60 days from the date of receipt of the W-9 form from the winner.

**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), written or oral statements, for advertising and promotional purposes in promoting the Sponsors, Websites, 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), or Official Entry Form. The rights granted under this paragraph shall extend to Sponsors, MESP 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.misaves.com](http://www.misaves.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.

**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 Michigan or the appropriate Michigan 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 State of Michigan, without giving effect to any choice of law or conflict of law rules (whether of the State of Michigan or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Michigan.

**ENTRANT'S PERSONAL INFORMATION:** Information collected from official entry forms will only be used for the purpose of contacting any eligible winners. Information collected on the W-9 form is for tax purposes only.

**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 "Get Creative @ Saving for College" to [holden@paceandpartners.com](mailto:holden@paceandpartners.com). Requests must be received by midnight on 10/30/09.