UNIVERSITY OF COLORADO FLASH FORWARD SWEEPSTAKES

NO PURCHASE NECESSARY TO ENTER OR WIN.

CONTEST DESCRIPTION / TIMING: The University of Colorado Flash Forward Sweepstakes (“Sweepstakes” or “Promotion”) is offered only in the State of Colorado. Promotion begins at 12:00 AM Mountain Time (“MT”) on February 10, 2017 and ends on March 10, 2017 at 11:59 PM MT (“Promotion Period”). Administrator’s computer is the official time keeping device for the Promotion.

SPONSOR: The Regents of the University of Colorado, a body corporate, on behalf of Employee Services, located at 1800 Grant Street, Denver, CO 80203.

ADMINISTRATOR: o2kl, 3 W. 18th St., New York, NY 10011 and Employee Services, 1800 Grant St., Denver, CO 80538.

ELIGIBILITY: Open only to legal residents of the fifty (50) United States or the District of Columbia (U.S.) who are at least eighteen (18) years of age (and not a minor in his/her state of residence) and employees of the University of Colorado. For the avoidance of doubt, members of the general public (i.e., all persons who are not employees of the University of Colorado) are not eligible. Promotion is offered only in the State of Colorado and is void in Puerto Rico, and U.S. Territories and jurisdictions (including overseas military installations) and where prohibited.

Offer void where prohibited. The University of Colorado reserves the right to restrict or revoke this Offer at any time. Other terms and conditions may apply.

AGREEMENT TO THE OFFICIAL RULES: By participating in the Promotion, you fully and unconditionally agree to and accept these Official Rules and the decisions of the University of Colorado Employee Services, which are final and binding in all matters related to the Promotion and not subject to appeal. Winning a prize is contingent upon fulfilling all requirements set forth herein.

HOW TO ENTER THE SWEEPSTAKES: To enter, visit https://cu.financialchallenge.org (“Website”). Complete one or more challenges during the Promotion Period: February 10, 2017, at 8:00 AM MT through March 10, 2017, 11:59 p.m. MT.

Limit: One (1) Entry per person per challenge, for a maximum of five (5) Entries per person. Any violation of this limit will result in disqualification. Use of any automated system to participate in the Promotion is prohibited and will result in disqualification. In the event of a dispute as to the identity of a participant, the authorized account holder of the email address used to register for the webinar (and the Promotion) will be deemed the participant. The authorized account holder of an email address is the natural person who is assigned to the email address by the institution where he/she is employed (i.e., the University of Colorado).

WINNER DETERMINATION. Winners will be selected via random drawing. There will be one (1) random drawing, consisting of all eligible Entries received. The drawing will take place on March 21, 2017. No winner will be selected prior to the drawing. Odds of winning a prize depend on the number of eligible Entries received. Potential winners will be contacted by the Sponsor by telephone and/or email by March 31, 2017. If a potential Prize winner is ineligible to receive the prize or a potential Prize winner cannot be contacted after reasonable effort as determined by
Sponsor in its sole discretion, an alternate will be selected from among all remaining eligible Entries received for the drawing.

PRIZES (8): $50 added to employee's April paycheck. Winner is solely responsible for all expenses related to acceptance and use of prize which are not specified herein. Winners will be solely responsible for all applicable taxes (not limited to federal, state, local and/or income) on prize. LIMIT OF ONE (1) PRIZE PER PERSON IN THIS OR ANY OTHER PROMOTION SPONSORED BY UNIVERSITY OF COLORADO WITHIN A SIX (6) MONTH PERIOD.

GENERAL CONDITIONS / RELEASE: By participating, entrants (a) release the Sponsor, including the Regents of the University of Colorado, a body corporate, and its member officers, agents, employees and any other persons or entities acting on their behalf, and the Administrator and their respective directors, officers, agents and employees, (collectively the “Released Parties”) from any and all liability for any claims, costs, injuries, losses or damages of any kind caused by their participation. Neither Released Parties nor any service providers are responsible for any incorrect or inaccurate information supplied by entrants while participating in the Promotion, incorrect or inaccurate transcription of registration information, or for any human or other error, lost data, omission, interruption, deletion, defect, any other error or malfunction or late, lost, damaged, misdirected Entries, or otherwise related to or resulting from participation in this Promotion. CAUTION: ANY ATTEMPT BY A PARTICIPANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY TAMPER WITH THE ENTRY PROCESS, OR OTHERWISE UNDERMINE THE LEGITIMATE OPERATION OF THE PROMOTION MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO COOPERATE IN THE PROSECUTION OF ANY SUCH INDIVIDUAL(S) AND TO PURSUE ALL REMEDIES TO THE FULLEST EXTENT PERMITTED BY LAW. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. If for any reason the Promotion is not capable of being executed as planned, tampering, unauthorized intervention, fraud, action of participants, technical failures or any other causes which in the opinion of Administrator and/or Sponsor, corrupt or affect the administration, security, fairness, integrity, or proper conduct of this Promotion (in whole or in part), Administrator reserves the right at its sole discretion to disqualify any suspect Entry/Entrant and to cancel, terminate, modify or suspend the Promotion. In the event of any cancellation, termination or suspension, notice thereof will be posted at Website, and winners will be determined in a manner of Administrator's sole choosing which Administrator deems to be fair, appropriate and consistent with these Official Rules.

GOVERNING LAW/ JURISDICTION/ DISPUTES: Participants agree that (a) any and all disputes, claims and causes of action arising out of, or connected with, the Promotion or prizes awarded shall be resolved individually, without resort to any form of class action, and exclusively by the University of Colorado; (b) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with participating in this Promotion but in no event attorneys’ fees; and (c) under no circumstances will participant be permitted to obtain awards for, and participant 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 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, participant's rights and obligations, or the rights and obligations of the Sponsor in connection with the Promotion, shall be governed by, and construed in accordance with, the laws of State of Colorado, without giving effect to any choice of law or conflict of law rules (whether of the State of Colorado or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than State of Colorado.

PARTICIPANT'S PERSONAL INFORMATION: Information collected from participants is subject to the TIAA Online Privacy Policy at www.tiaa-cref.org/public/about/inside/topics.

WINNERS: To receive Promotion results (winners list), please contact Employee Services at 303-860-4200. Winners' list will be available after March 31, 2017.