

2019 ONLINE DASH for the STASH Guide for Hosts

What is the DASH for the STASH program?

DASH for the STASH is an investor education and protection program and contest. Since 2014, DASH has armed investors with the unbiased and non-commercial information they need to make crucial investing decisions.

The online DASH will be open for participants from September 1 through October 31, 2019. Participating States are Alaska, Connecticut, Florida, and Iowa.

How Does a Participant Enter the DASH Contest?

It's easy to enter the online DASH (a video game format). Participants simply:

1. VISIT: www.DASH4STASH.org via computer or mobile device (standard data rates apply).
2. ENTER: A participant will type in his/her name and email address and select the correct state location. Then he/she is logged into the DASH contest and able to play and access the quiz question. *Participant information entered will not be used to generate a list for marketing nor any other purpose. However, all winners will be contacted by the Investor Protection Institute, using the email address provided by the participant.*
3. PLAY: Participants maneuver IRA the Squirrel through an obstacle course with four levels, covering topic areas that investors of all ages should understand.
4. ANSWER: At the end of each obstacle level, participants enter a portal to access a quiz question, and submit an answer (multiple choice). Each of the four levels covers a specific investor education and protection topic. Since the game is filled with information and similar to an open-book quiz, participants may click on the accompanying link to learn more. Rich in content, each link will help participants answer the quiz question.

Each participating State will award a prize to one winner for September and one winner for October. Winners are chosen in a random drawing of eligible participants who logged the correct answer for all four levels and the highest scores during that month. An eligible winner will receive a \$500 contribution to a new or existing Individual Retirement Account (IRA) for 2019 (no substitutions; see DASH rules for details – [http://www.iinvest.org/programs/dash-for-the-stash/.](http://www.iinvest.org/programs/dash-for-the-stash/)) Participants can play as many times as they wish but can only win once.

The online DASH for the STASH is fun, and suitable for beginning and experienced investors. It features content on four topics (one topic per level):

1. Financial Advisers
2. Investor Fraud
3. Investment Fees
4. Building a Nest Egg

The program and contests are sponsored by your State Securities Administrator and the Investor Protection Institute (IPI), a nonprofit organization devoted to investor education and protection.

How Does a Participant Win the DASH Contest?

To be entered in the contest, the participant will answer a quiz question for each of the four levels and also collect the tokens along the obstacle course. For a chance to receive the statewide prize of a \$500 IRA contribution (see DASH rules for details) the participant must be among those who received the highest scores, which means answering all four questions correctly and collecting the most tokens. Participants may not win more than once.

Can Participants Play More Than Once?

Yes, participants may play as many times as they want. The highest score received is retained for contest eligibility, no matter if it's the first or last time played. (Note that standard data rates apply, per the participant's mobile provider contract.)

Do Participants Need a Smart Phone to Play?

No, participants do not need a smart phone or other mobile device to play, but it is the easiest method for many participants. Participants can play by computer –simply type in the URL www.DASH4STASH.org. Multiple participants may use the same device to enter since it is the email that is keyed to a participant's answers.

How Will Participants Know If Their Answers Are Submitted?

In education, immediate feedback is a good thing. So participants are shown a message – either “congratulations, you're right” or “sorry, the correct answer is....” after they log an answer. The final score appears in the upper right corner of the screen.

What Is Required For a Chance To Win the Contest?

The winner in each State is randomly selected from among the participants with the highest scores, those who correctly answered all of the quiz questions and collected tokens along the obstacle course. The IPI then verifies that the selected winner is eligible to receive the IRA contribution. For IRA eligibility rules, please visit IRS.gov. Participants do not have to be any particular age to enter and win. Hosts can enter the contest, however DASH project principals (contact(s) listed by State Securities Administrators) are not eligible to win. The Statewide winners will be notified following the end of each State's contest periods for September, 2019, and for October, 2019. IPI will notify winners by sending notification to the email provided on the participant's DASH entry form. Winner must respond to the email from IPI within one week and confirm eligibility to receive an IRA contribution for 2019.

The winner must provide proof of eligibility to contribute to an IRA for 2019 and will not receive cash nor any other form of payment in lieu of the IRA contribution. A \$500 check will be sent directly to the bank or brokerage firm as a 2019 contribution to a new or existing IRA for the benefit of the participant. As required by the IRS for tax purposes, the winner's Social Security number must also be provided to IPI.

Who Can Host A DASH For the STASH Event?

Libraries, colleges, high schools, workplaces and community organizations make good venues to offer the online DASH. To be a DASH host, you must agree not to sell any financial or investing products or services as part of your DASH program, contest and/or event. Participants need not be part of an event in order to enter the contest, however.

What Is Required of a Host?

The basic requirements for all DASH hosts are:

- Visit <http://www.iinvest.org/programs/dash-for-the-stash/> for information and ideas.
 - Promote the DASH contest and encourage individuals to enter the contest.
 - Plan your own DASH event and inform attendees of the DASH rules and prize. Play as a group or provide attendees the DASH URL (DASH4STASH.org) to play on their own later.
 - To be a DASH host, you must agree to not sell any financial products or services as part of your DASH program, contest and/or event.
 - And....we'd love to have you send us some photos of your event so we can connect with you and promote your DASH activities via social media! You can tag IPI (@IPI_News) and use the #DASH2019 hashtag.

DASH events can vary in scale, depending on what works best for you. You can host a DASH event(s) as part of other educational events or you can have your own event dedicated to the DASH program that is as simple as directing people to the URL and showing them how to enter the contest. You can host as many DASH events as you would like. Hosts can tailor their DASH contest and event as:

- A new event created specifically for the DASH
- Part of an event already scheduled
- The program for an organization's monthly meeting
- An activity for a college or high school classroom
- A workplace lunch 'n learn seminar
- Part of a staffed exhibit, such as for an open house or an educational fair

A DASH for the STASH event is appropriate for:

- Libraries
- College educators (e.g. extension educators, financial aid or student affairs departments)
- High school educators
- Homeschool groups
- Workplaces, particularly employee benefits or employee wellness programs
- Co-working spaces (e.g. WeWork, Cove)
- Local government agencies
- Young Professionals Clubs
- Student clubs – at the college level or high school FCCLA, DECA, FBLA, etc.
- AAI meetings for investors
- Better Investing club meetings
- JumpStart workshops
- Accredited Financial Counselors (AFCs) and other financial professionals who provide investor education
- Boy Scouts or 4H clubs
- Professional groups such as Kiwanis, Lions, Rotary, AAUW, PEO

What Is the Cost to Hosts?

There is no cost to participate as a DASH host or as a contest player. The DASH program is sponsored by the IPI and participating State Securities Administrators. IPI provides the contest materials, handles the contest mechanics and evaluation and manages contest entries. Hosting the DASH event(s) do not have any inherent costs. A host may decide to provide refreshments or other items for participants, but that is strictly optional and at the host's discretion.

What Is Provided To Hosts?

Hosts will receive and have access to the following materials and resources:

- DASH section of the IPI website: <http://www.iinvest.org/programs/dash-for-the-stash/>
- DASH contest website: DASH4STASH.org

- Promotional resources including promo flyer, table tent design (PDF), sample social media messages and news advisory template. You can also print the educational posters (four topic posters and one Rules poster) and display them at your location. This is strictly optional and the printing cost is at the host's discretion.
- Additional investor education materials supplied by IPI, upon request
- DASH multi-state program coordinator, Joanne Kuster, for technical questions. Contact her at joanne@dynamindspublishing.com or 515-991-5632.

How Do Hosts Promote a DASH Event?

Visit the DASH website for event resources (<http://www.iinvest.org/programs/dash-for-the-stash>). A promo flyer, table tent design (PDF), sample social media messages and news advisory template are available to download at the above website by mid-August. You can also print the educational posters (four topic posters and one Rules poster) and display them at your location. This is strictly optional and the printing cost is at the host's discretion.

For your event, consider having a speaker to discuss investing topics. You may want to extend an invitation to your State Securities Administrators office, a local extension specialist, financial expert or professor. Contact investment clubs, young professional groups and others to participate in your event. We encourage hosts to display books about investing and introduce other resources such as those offered by State Securities Administrators. DASH-related presentations must be educational, unbiased and non-commercial, and all speakers must agree to not sell any products or services at your event.

The IPI will promote the DASH via its social media channels and can share your photos and activities if you provide them to us or tag us in your messaging. We encourage you to connect with IPI as well:

- Twitter: www.twitter.com/IPI_News or @IPI_News
- Facebook: www.facebook.com/InvestorProtectionInstitute

Can I Trust The DASH Contest Is Not a Scam?

DASH for the STASH is a not-for-profit investor education and protection program and contest from the IPI, and was first created by IPI in 2014.

The Investor Protection Institute (IPI) is an independent nonprofit organization that advances investor protection by conducting and supporting unbiased research and groundbreaking education programs. IPI carries out its mission through investor education, protection and research programs delivered at the national and grassroots level in collaboration with State Securities Administrators, nonprofits, universities, and other strategic partners. IPI is dedicated to providing innovative investor education and protection programs that will make a meaningful difference in the financial lives of Americans in all walks of life and at all levels of sophistication about financial matters. For more information, visit www.iinvest.org

IPI serves State Securities Administrators, and your State Securities Administrators' office is sponsoring the program with IPI. We encourage you to verify the DASH program and contest with your State Securities Administrator. You can identify your State Securities Administrator via the North American Securities Administrators Association (NASAA): <http://www.nasaa.org/about-us/contact-us/contact-your-regulator>. IPI can also provide you with the DASH contact for your State Securities Administrator if you wish to contact them directly.

When you sign on as a DASH host, you are agreeing to offer an educational event or include the DASH in an educational event you've already planned. Your DASH event should be a fun, educational event and contest that involves learning about saving and investing. DASH is a learning tool, not a sales opportunity. We do not collect names for marketing purposes. We require that all hosts and speakers agree to not sell any financial products or services as part of the DASH program, nor collect names to use for later marketing.

What If Participants Do Not Enter an Email Address?

Participants provide their first and last name and a valid email address to be eligible for the contest in September and October. In early October and early November respectively, IPI will email each winner. If the email is returned as “invalid address,” IPI will randomly choose another winner from among participants who collected tokens and answered all quiz questions correctly. Winners must respond to within one week to the email and confirm eligibility to receive an IRA contribution for 2019. Note that the email to the winner comes from the Investor Protection Institute. Contact information for participants is for this notification only and will not be shared nor used for marketing or any other purpose.

If We Host An Event, How Do We Handle Questions?

We don't expect hosts to be experts on saving and investing but they should know how the DASH for the STASH works. We strongly recommend that you play a sample round so you know how DASH works. Should there be program or technical issues, participating hosts may contact DASH multi-state coordinator Joanne Kuster at 515-991-5632 or joanne@dynamindspublishing.com. Please do not share Joanne's phone number or email with participants. It is only for the use of DASH hosts.