



REAL WORLD READY STUDENT CHALLENGE
Affidavit of Eligibility and Release of Liability/Publicity and Cash Prizes

This Affidavit of Eligibility and Release of Liability/Publicity (the "Agreement") is agreed to by any entrant, participant, designated educator, and/or winner (collectively referred to as "Participant") in connection with the **Real World Ready, What Every 18-Year-Old Should Know About Insurance Before Life Hits** (the "Contest"), sponsored by **InvestSM** staff administered by **Independent Insurance Agents and Brokers of America** (the "Sponsor") in collaboration with **BPA** and **DECA**.

1. Permission for Media Usage

I, the undersigned parent or legal guardian of the minor named below, hereby grant permission to Invest and its affiliates, including but not limited to Independent Insurance Agents and Brokers of America, BPA, DECA and other associated organizations, to photograph, record, and/or videotape my child in connection with Invest-related activities and events.

2. Authorization for Use of Media

I authorize Invest to use, reproduce, publish, distribute, and display these photographs, recordings, and/or videos in any media format, including but not limited to print publications, websites, social media, educational materials, and promotional content. I understand that these images may be used for promotional, marketing, or educational purposes without compensation to my child or me.

3. Ownership and Waiver of Approval Rights

I acknowledge that all photographs, recordings, and videos are the sole property of Invest. I waive any right to inspect or approve the finished products or any related materials in which the images may appear.

4. Release of Liability

I release and hold harmless Invest, its officers, directors, employees, agents, and representatives from any claims, liabilities, or damages arising from the use of these images or recordings.

5. Cash Prize Acknowledgment and Tax Responsibility

I acknowledge that my child will receive a cash prize from BPA or DECA on behalf of Invest in connection with participation in the above stated *Contest*. I understand that the cash prize awarded is subject to applicable tax laws, and I am responsible for ensuring proper reporting and payment of any required taxes on the amount received. I hereby release Invest from any claims or liabilities related to the receipt, use, or taxation of the cash prize.

6. Agreement and Consent for Communication

By signing below, I affirm that I have read the foregoing, fully understand its meaning and effect, agree to all of the terms, and intend to be legally bound. I further affirm that I am the parent or legal guardian of the minor listed below and that I am authorized to sign this release on their behalf. Additionally, I grant InvestSM permission to communicate with me and my child about the above stated *Contest* in any format using the contact information provided below.

Student Name: _____ **Parent/Guardian Name:** _____

Parent/Guardian Signature: _____ **Date:** _____

Parent/Guardian Email & Phone Number: _____

Student Email: _____ **High School:** _____