

Win a College Scholarship!

Barnum Financial Group, An Office of MetLife



Presents the 5th Annual

Essay Contest

"What the American Dream Means to Me"

6-9 years old (age at time of entry)

1st prize- \$1000.00

2nd prize- \$500.00

10-14 years old (age at time of entry)

1st prize- \$2500.00

2nd prize- \$1000

Win a contribution towards your college savings plan!

Please see attached contest rules for complete details.

Entries Accepted Feb 1st - May 1st

Contact Monica Bissonnette at 203-513-6270

Please see Official Rules on the reverse side for complete details.

Metropolitan Life Insurance Company, New York, NY 10166.

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“What the American Dream Means to Me” Essay Contest - Official Rules and Regulations:

1. Eligibility. No purchase necessary to enter or win. Contest is open to all Connecticut, Rhode Island and Westchester County, NY residents between six (6) and fourteen (14) years of age at the time of entry. MetLife employees, any immediate family members of employees and/or those residing in the same household of each of the previous winners are not eligible to enter or to win.

2. How to Enter. Entrants must create and submit an original essay that reflects their personal view of what the American Dream means. The entry period is from 12:00 AM February 1, 2010 through 11:59 PM May 1, 2010 (“Entry Period”). Essays may only be submitted via U.S. mail, must be post-marked within the Entry Period and sent to: ‘**American Dream**’ **Essay Contest**, Barnum Financial Group, an office of MetLife, P.O. Box 2455; Shelton, Ct. 06484. Entries must include the entrant’s NAME, ADDRESS, CITY, STATE, ZIP CODE, TELEPHONE NUMBER, and DATE OF BIRTH. Entries must be in English and may be typed, word-processed or handwritten and if hand written, must be legible. Entries must not exceed five hundred (500) words. Any plagiarism and/or failure to properly identify non-original material by an entrant will result in such entrant’s disqualification. Copyrighted materials which are not properly identified as such will also be disqualified. All entrants who are under the age of eighteen (18) at the time of entry must have the written permission of at least one parent or legal guardian to enter and the permission must accompany the entry. Prizes awarded to entrants under the age of eighteen (18), must be accepted by the entrant’s parent or legal guardian. Limit one essay per entry and one entry per person. All entries become the sole property of the Sponsor, will not be acknowledged or returned, and may be used by the Sponsor in any manner in perpetuity without compensation. Entrant is responsible for any on-line charges incurred by Internet service provider.

3. Prizes: Four (4) winners will each receive a cash deposit into a 529 plan account of the winner’s choice or similar college savings vehicle, subject to certain restrictions including account limitations and availability. The total value of all prizes is \$5000.00 (five thousand dollars). All prizes are non-transferable, non-exchangeable, and have no cash equivalent. Winners are responsible for ongoing account maintenance, annual fees, commissions, charges, ongoing account contributions and similar obligations. Any taxes and/or penalties are the responsibility of the winner.

6-9 years old (age at time of entry)

1st prize- \$1000.00 (One thousand dollars)

2nd prize- \$500.00 (Five hundred dollars)

10-14 years old (age at time of entry)

1st prize- \$2500.00 (Two thousand five hundred dollars)

2nd prize- \$1000.00 (One thousand dollars)

4. Selection of Winners: Winners will be selected from all eligible entries by a panel of independent judges chosen by WTNH News Channel 8 based equally upon the following criteria: originality, creativity, structure/grammar, and relevance to the topic. The decisions of the judges will be final and binding. The odds of winning will depend on the total number of eligible entries received during the Entry Period.

5. Notification of Prize Winners and Prize Acceptance: Prize winners will be contacted by Sponsor by mail or telephone on or about June 1, 2010. Prize winners will be obligated to sign and return an indemnification release prior to receiving prize and must do so within fourteen calendar days (14) or else winner will be deemed to have declined prize and prize will be awarded to an alternate winner. By accepting a prize, each winner consents to the use of his/her name and likeness for publicity purposes without additional compensation except where prohibited by law.

6. Limitation of Liability. Sponsor and MetLife assumes no responsibility for problems or technical malfunctions of any telephone network or lines, computer on-line systems, servers or providers, computer equipment, software failure of any e-mail entry to be received by Sponsor because of technical problems or traffic congestion on the Internet or at any website, or any combination thereof, as well as lost, misdirected, illegible or late entries or mail. Sponsor and MetLife are not responsible and disclaim any liability related to the prizes’ future performance.

7. Miscellaneous. This contest will be governed by Connecticut law. Sponsor reserves the right to amend or change at any time any rule or regulation during the Entry Period and will announce these amended changes on the Sponsor’s website, www.barnumfinancialgroup.com or other similar means. For a list of winners, send a self-addressed stamped envelope to: **Barnum Financial Group office of MetLife, P.O. Box 2455; Shelton, CT. 06484 and indicate that you are inquiring about the ‘What the American Dream Means to Me’ Essay Contest.**

Sponsor: Barnum Financial Group, an office of MetLife

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