

2002-03
Girls Going Places Scholarship Program
presented by
The Guardian Life Insurance Company of America

OFFICIAL RULES

No Purchase Necessary.

(1) To enter: To nominate an exceptional young girl between the ages of 12 and 16 (the "nominee") for the Girls Going Places Scholarship Awards, fill out completely the official entry form (including signed authorization of nominee's parent or legal guardian) and attach your original essay of 1000 words or less explaining why the nominee deserves the Girls Going Places Award. Essays should address the following topics: (1) How does the nominee demonstrate budding entrepreneurship or financial acumen? (2) How has she taken the first steps towards financial independence? (3) How does the nominee make a difference in her school, her community, or peoples' lives? (Essays must be typed or handwritten neatly on 8½" x11" paper and must be in English. Essays significantly over the allotted 1000 word limit will not be considered. The nominator must include his or her name and telephone number on each page of the essay. Entries may also include photographs of the nominee or other supporting material (see Rule 3 below). Mail completed entry form, essay and any supporting materials ("Entries") to: The Guardian Life Insurance Company, 7 Hanover Square, Mailstop 25-E, New York, New York, 10004. Entries must be postmarked by February 28, 2003 and received no later than March 5, 2003. Sponsor is not responsible for lost, late, illegible, incomplete, mutilated, damaged, misdirected or postage-due mail/entries.

(2) Eligibility: To be eligible, nominee must be a female between the ages of 12 and 16 as of 9/1/2002 and a legal U.S. resident. Nominator must be a legal U.S. resident and may not nominate themselves. Employees of The Guardian Life Insurance Company and their respective affiliates, subsidiaries and independent sales agents and members of the immediate families or households of each are not eligible to participate as either nominators or nominees.

(3) Winner Selection: Essays will be judged by a panel of qualified judges selected by the Sponsor to determine Finalists and Winners according to the following criteria: 50% - relevance of the nominee's achievements to the theme of the contest; 25% - significance of nominee's achievements and contributions; 15% - nominee's demonstrated potential for future success; and 10% - originality and clarity of essay. No additional consideration will be given to entries, which include photographs of the nominee. Supporting materials, if any, will only be considered to the extent that such materials are relevant to and support the content of the essay and the judging criteria. Fifteen (15) Finalists will be selected from all eligible entries received on the basis of the criteria outlined above. First, Second and Third Place Winners will be selected from among all Finalists. In the event of a tie, significance of the nominee's achievements and contributions will be the tie-breaking criterion. For WI residents only, in the event of a tie, duplicate prizes will be awarded. The decisions of the judges shall be indisputable and final in all matters relating to the contest and the selection of Finalists and/or Winners.

(4) Prizes: First Prize (1): \$10,000 scholarship. Second Prize (1): \$5,000 scholarship. Third Prize (1): \$3,000 scholarship. Finalist Prize (12): \$1,000 scholarships. Scholarships to be provided by The Guardian Life Insurance Company. Finalists will be announced on or about April 15, 2003. First, Second and Third Prize Winners will be selected from among Finalists.

(5) General: Finalists will be notified by mail on or about May 1, 2003. If any Finalist notification letter is returned as undeliverable, the Finalist will be disqualified and an alternate Finalist will be selected. The parent or legal guardian of each Finalist will be required to sign and return an affidavit of eligibility and liability/publicity release (where permitted) on the minor's behalf within seven (7) days of notification or prize will be forfeited and an alternate Finalist selected. Entries (including essays, photographs, and supporting materials) become the property of Sponsor and will not be returned. Entries that are not signed by both the nominator and the parent or legal guardian of the nominee are automatically disqualified and will be destroyed. All taxes on prizes are the responsibility of Finalists and/or Winners. All prizes will be awarded in the Finalists'/Winners' behalf to a parent or legal guardian who must sign all required documents. Prizes are nontransferable. No substitutions or cash redemptions except as specified herein. The Guardian Life Insurance Company reserves the right to substitute a prize of equal or greater value should any advertised prize become unavailable. By accepting a prize, Finalists/Winners release The Guardian Life Insurance Company and their respective controlling parties, subsidiaries, affiliates, suppliers, and agents from any and all liability for any loss, harm, damages, cost or expense, including without limitation property damage, personal injury and/or death, arising out of participation in the Girls Going Places Scholarship Award or the acceptance, use or misuse of the prize. Void where prohibited.

(6) Other conditions: All essays submitted must be the original work of the Nominator, must not have been submitted in connection with any other contests, must not have won any previous awards, must not have been previously published in any media, and must not infringe the rights of any third party. Submission of any entry (including essay, photographs, and supporting materials) constitutes the nominator's consent to irrevocably assign and transfer to The Guardian Life Insurance Company any and all rights, title and interest in such entry, including without limitation, all copyrights. By submitting an entry, nominator grants to Sponsor and its respective agents the right to modify, adapt, edit, publish, promote and/or use the entry including essay, photographs, and supporting materials in any way, in whole or in part, in commerce and in any and all media worldwide without limitation including but not limited to publication at the Sponsor's discretion in Guardian Life promotional literature, and without compensation. By participating, Nominator further agrees to the use of his or her name, photograph and/or likeness for advertising, trade or publicity purposes in connection with this promotion in any all media worldwide without limitation and without compensation.

(7) Winner's List: For a list of Finalists and Winners, send a self-addressed stamped envelope to The Guardian Life Insurance Company, 7 Hanover Square, Mailstop 25-E, New York, New York, 10004. A list of Finalists and Winners will also be available on-line after May 1, 2003 on www.GirlsGoingPlaces.com

(8) Sponsors: The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004.