**Wealth Management Investment Competition 2017 ─ Terms and Conditions**

1. Information on how to enter forms part of the terms and conditions of entry. Entry into this promotion deems acceptance of these conditions of entry.
2. Entry is open to all members of the Institute of Actuaries of Australia who complete the survey 5pm Friday 15 July 2016. Employees of the Promoter, their immediate families and agencies are not eligible to enter.
3. The promotion commences on 15 June 2016 and closes at 11.59pm on 30 June 2017 (“Promotion Period”).
4. Prizes will be given for the top three place-getters, based on scaled score.
5. The draw will be made by a select group of members of the Wealth Management Sub-Committee. Entry to this promotion cannot be used in conjunction with any other offer. Three winners will be chosen and each will receive a $70 retail voucher of their choice. The Promoter’s decision is final and no correspondence will be entered into.
6. The prize is not transferable or exchangeable and cannot be taken as cash. The Promoter is neither responsible nor liable for late, lost or misdirected entries. Competition queries can be directed to the Institute of Actuaries of Australia via [comms@actuaries.asn.au](mailto:comms@actuaries.asn.au).
7. The winners will be notified by mail, phone or email. The Promoter accepts no responsibility for late, lost or misdirected mail or for any prizes damaged in transit.
8. The Promoter is neither responsible nor liable for any change in the prize occurring during the Promotional Period.
9. If this promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law to (a) disqualify any entrant; and/or (b) subject to any written discretions from a regulatory authority, to modify, suspend, terminate or cancel the promotion, as appropriate.
10. By entering the draw, the Member consents to receipt of any email/mail regarding the draw.
11. The Promoter is The Institute of Actuaries of Australia (ACN 000 423 656), Level 2, 50 Carrington Street, Sydney NSW 2000.