

## Terms and Conditions

- Information on how to enter and prizes forms part of these conditions of entry and submission of an entry is deemed acceptance of these conditions of entry.
- To be eligible to enter the competition and win, the winner must:
  1. be a current member, age 35 or younger, of the Actuaries Institute as at 18 December 2017.
  2. provide (subject to the Institute's [Privacy Policy](#)), their name and requested contact details;
  3. consent to the use of his/her name and image in any publicity material directly related to, or connected with, the competition; and
  4. not be a member or immediate family of a member, as at 18 December 2017, of the Institute's Council.
- Only one entry per member is permitted.
- To complete a valid entry, the member must submit a relevant 2000 word essay (including references) before the competition closes.
- The competition closes at 5.00pm AEDT on 31 March 2018. After this date, no further entries to the competition will be permitted.
- The Institute takes no responsibility for entries not received for whatever reason.
- This competition is a 'game of skill'. Chance plays no part in determining the winner.
- The competition winner will be decided by the Institute.
- No negotiations will be entered into and all decisions made by the Institute with respect to the competition are final. The Institute, may, at its sole discretion, award additional prizes or commendations.
- The competition prize is \$3,000. The Institute is not responsible for inaccurate prize details supplied to any entrant by any third party connected with this competition. The prize is not transferable or exchangeable. The Institute reserves the right, at its sole discretion, to substitute the prize for one of equal value.

The winner will be contacted by phone and e-mail (after 31 March 2018) and an announcement made in a later edition of *Actuaries Digital*.