



ipad 2 64GB + Wifi + 3G

Win an ipad2! Family Insurance Protection Review

Want to protect your family in case of sickness, accident, injury or death?

Already got insurance but haven't reviewed it for a long time?

As a valued client we are offering a Family Protection Review service to advise and implement your family protection needs. Every client who signs up for a **Family Insurance Protection Review Plan*** gets one entry into the draw to win an ipad 64GB Wifi + 3G retail value \$949. Full terms and conditions overpage.

For those with existing insurances, just complete, sign and date the attached transfer of servicing rights form and return to us with a copy of your existing insurance policy details and latest superannuation statements.

If you don't yet have insurance but want to look at getting some, sign up for the **Family Insurance Protection Review Plan*** so we can advise you on and implement **Income Protection, Life and TPD, and Trauma insurance**. Contact the office **(08) 94334841** to make an appointment with Jonathan Oxlade to discuss your options.

Get an ideal of premiums from our free insurance Quoting tool on our website: www.totalchoicelooms.com.au & www.totalchoicewealth.com.au

We are accredited with all the major insurers and can recommend the best option to suit your individual situation.

Jonathan Oxlade

Principal Total Choice Wealth Bbus Finance Dip Financial Services

*Family Insurance Protection Plan cost \$495 per client. Total Choice Wealth office (08) 9433 4841 email: office@totalchoicewealth.com.au fax (08) 9433 4842. Loverleyjubbly Pty Ltd atf Total Choice Wealth Trust t/as Total Choice Wealth ABN 11 400 801 984 is an Authorised Representative of Elders Financial Planning Pty Ltd ABN 48 007 997 186 AFSL 224645 27 Currie Street Adelaide SA 5000



iPad2 Promotion Terms and Conditions

Information on how to enter form part of the terms and conditions of entry.

Entry

- Entry is open to residents of Australia only.
- Employees of the Promoter and their immediate families, and their agencies and companies associated with the promotion are ineligible to enter the competition.
- The competition will commence at 10am AWST on 4th December 2011 and ends at 11:59pm on 30th March 2012.
- To be eligible to win the prize, entrants must sign up for and pay the Family Insurance Protection Review package financial plan fee \$495 per client

Prizes and Prize Draws

- There is one prize of Apple iPad2 64GB WiFi + 3G to be won.
- The prize draw to determine the prize winner will be a manual draw conducted at 10.00am Monday 2nd April 2012 at 3 Norfolk Street Fremantle WA 6160.
- Judges' decision is final and no correspondence will be entered into.
- The major prize winner will be notified by email at 11am (AWST) Monday 2nd April 2012. We will also attempt to make contact by phone.
- In the event that any winner is unable to be contacted, and all methods of communication are unsuccessful, the Promoter shall conduct a further manual draw at 3 Norfolk Street Fremantle WA 6160 on Monday 7th April 2012,
- The prize remains the property of the Promoter until claimed by the prize winner.
- The total prize pool is valued at \$949. The prize value is in Australian dollars.
- The prize cannot be transferred.
- If the prize winner is under the age of 18 years, the prize will be awarded to the winner's nominated parent or guardian.
- In the event that the major prize becomes unavailable due to circumstances beyond the Promoter's control, the Promoter reserves the right to provide a similar product of the same or greater value as the original prize, subject to any applicable laws or written directions made under applicable legislation.
- The Promoter reserves the right to request the prize winner to provide proof of identity, proof of age and proof of residency at the nominated prize delivery address. Identification considered suitable for verification is at the discretion of the Promoter.
- The prize winner is advised that tax implications may arise from their prize winnings and they should seek independent financial advice prior to the acceptance of the prize.
- The Promoter shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for any personal injury suffered or sustained as a result of taking a prize except for any liability which cannot be excluded by law.
- The Promoter and its agencies associated with this promotion will take no responsibility for prize lost in transit.

General

- The Promoter collects entrants personal information in order to conduct the promotion. If the information requested is not provided, the entrant may not participate in the promotion. By entering the promotion, unless otherwise advised, each entrant also agrees that the Promoter may use this information, in any media for future promotional, marketing and publicity purposes without any further reference, payment or other compensation to the entrant, including sending the entrant electronic messages. Entrants personal information may be disclosed to State and Territory lottery departments and winners names published as required under the relevant lottery legislation. A request to access, update or correct any information should be directed to the Promoter at their address set out below.
- The Promoter reserves the right to at any time add to, delete from, or otherwise amend, the conditions of entry relating to the competition. In the event of war, terrorism, state of emergency or disaster the Promoter reserves the right to cancel, terminate, modify or suspend the promotion subject to any written directions given under applicable State or Territory legislation.
- The Promoter reserves the right in its sole discretion to disqualify any individual who the Promoter has reason to believe has breached any of these conditions, or engaged in any unlawful or other improper misconduct calculated to jeopardise the fair and proper conduct of the promotion. The Promoters legal rights to recover damages or other compensation from such an offender are reserved.
- Your participation is voluntary. You may choose not to answer particular questions. Some questions are about you, others are about your partner and your household. When you provide information about your partner or other members of your household, please have them read the survey and get their permission to provide the answers on their behalf.
- Some companies prefer to contact you by email, SMS, MMS, telephone or location based marketing messages (3G / NextG mobiles only). If you prefer not to be contacted in these ways, notify us by email at office@totalchoicewealth.com.au
- Anonymous de-identified survey responses to selected questions may also be provided to organisations to help them better understand market and consumer characteristics.
- If for any reason this promotion is not capable of running as planned because of infection by computer virus, bugs, tampering, unauthorised intervention, fraud, technical failures or any other causes beyond the control of the Promoter which corrupt or affect the administration, security, fairness, integrity or proper conduct of this promotion, the Promoter reserves the right to cancel, terminate, modify or suspend the promotion or to disqualify any individual who tampers with the entry process, subject to any written directions given under applicable State or Territory legislation.
- The Promoter is Loverley Jubbly Pty Ltd atf Total Choice Wealth Trust trading as Total Choice Wealth ABN 11 400 801 984 3 Norfolk Street Fremantle WA 6160