

**YPAC 2024 Risk and Recreation Contest
OFFICIAL RULES**

1. **ELIGIBILITY:** The Contest is open to residents of the fifty states of the United States, the District of Columbia and Canada over the age of 18 are eligible to win a prize (Prize Winner defined below). These Contests are void in Puerto Rico and all other U.S. territories and possessions and where prohibited. By entering, Entrants acknowledge compliance with these official rules including eligibility requirements for winning a prize. Contests are subject to all applicable federal, state, provincial and local laws and regulations. Sponsor reserves the right to verify eligibility qualifications of the Prize Winners. Entries received prior to or after the Submission Period are void.
2. **SUBMISSION PERIOD:** Entrants can enter the Contests by submitting an entry ("Entry") form starting at 12:00 AM Central Standard Time on November 11th, 2024, through November 22, 2024, at 11:59:59 PM Central Daylight Time (CDT) ("Submission Period").
3. **HOW TO ENTER:** There is (1) one way to enter these Contests (each a "Contest"), by submitting an ("Entry") for the Contest submitting your entry via: insert link to [\[Online Monday Form\]](#)

Participants are required to submit two photos: one for each of the following categories. The first photo should depict their workspace, showcasing their professional environment, while the second should capture the participant engaging in a recreational activity, highlighting how they relax and enjoy their free time. Both photos should be clear, high-quality images and must include a brief description (minimum of 100 characters) explaining the context and significance of each image.

All Entries must be received during the Submission Period. Alternatively, you can mail your Entry to Society of Actuaries, ATTN: Aurea Delfin, 8770 W Bryn Mawr Ave, Suite 1000, Chicago, IL 60631. Entries sent by mail must be received by the SOA prior to the close of the Submission Period in order to be declared eligible. Entrants may enter the Contest one (1) time. Additional entries will be disqualified; the first Entry received from the Entrant for each Contest will be the only eligible Entry.

SELECTION OF WINNERS: Ten (10) potential Prize Winners will be selected in a random drawing to be held on or before [December 7, 2024]. The potential Prize Winners will be selected from all eligible entries received during the Submission Period. The potential Prize Winners will be notified on or before [December 7, 2024]. If one or more of the selected potential Prize Winners is a Canadian resident, that person must also answer correctly, within a 5 minute time period, a mathematical skill-testing question without the benefit of any human, mechanical or electronic calculating devices before the prize will be awarded. Odds of winning will depend on the number of eligible entries received during the Contest Period. The Contests will be conducted by Sponsor, the judge of the Contests, whose decisions on all matters relating to the Contests shall be final and binding. At the sole discretion of Sponsor, disqualification, forfeiture and the selection of an alternate Contest and/or Prize Winners may result from any of the following: (1) a potential Prize Winner's failure to provide Sponsor with satisfactory proof of age, identity and residency and a Winner Affidavit and Release; and (2) any other non-compliance with the Official Rules.

4. **PRIZES:** Contest has an Amazon Gift Card worth \$100 USD ("Prize") for each of the Contest Winners. Contest Winners will be selected at the SOA Offices at 8770 W Bryn Mawr Ave, Suite 1000, Chicago, IL 60631 USA and notified, via email.

Prize is not transferable. No substitution allowed except, at Sponsor's sole discretion, a prize of equal or greater value may be substituted. Where required, a Contest Winner may be required to complete Affidavit of Eligibility/Liability/Publicity Release (where legal) and, if necessary, a W9 Taxpayer Identification Form. These documents must be signed, notarized and returned within seven (7) days of issuance of notification. Failure to comply will result in disqualification and the prize will be forfeited and may be awarded to another Entrant. All taxes on the Prize, if any, and other expenses related to accepting and/or using the Prize not listed in these Official Rules are the sole responsibility of the Winner, who will receive an IRS Form 1099 reflecting the final actual value of the Prize, if applicable.

5. **GENERAL RULES:** By entering or participating in the Contest(s), Entrants agree to be bound by these Official Rules and by the decisions of Sponsor, which are final and binding in all respects. Sponsor is not responsible for: (1) any incorrect or inaccurate information or technical failures of any kind, or (2) any other computer, network, technical, human or other error, problem or malfunction that may occur in connection with the administration of the Contests, the processing of entries, or the selection or notification of Contest and/or Prize Winner. Further, if, for any reason, the Contest is not capable of running as planned for reasons outside the control of the Sponsor which, in the sole opinion of Sponsor, may corrupt or affect the administration, security, fairness, integrity or proper conduct of the Contests (or portion thereof), Sponsor reserves the right, at its sole discretion, to cancel, terminate, modify or suspend the Contests (or portion thereof). In the event of such cancellation, termination, modification or suspension, Sponsor will select a Prize Winner from all eligible, non-suspect entries received prior to such action. Sponsor also reserves the right at its sole discretion to disqualify the Entry of any individual found to be (a) tampering or attempting to tamper with the entry process or the operation of the Contest or (b) violating these Official Rules. Sponsor is not responsible for claims, injuries, losses or damages of any kind resulting, in whole or in part, directly or indirectly, from the awarding, delivery, acceptance, use, misuse, possession, loss or misdirection of the Prize; participation in these Contests or in any activity or travel related thereto or from any interaction with Contest information. Sponsor makes no warranties, and hereby disclaims any and all warranties, express or implied, concerning any Prize furnished in connection with these Contests.
6. **PARTICIPANT OBLIGATIONS:** By entering, each Entrant agrees to defend, indemnify, release and hold harmless the Sponsor from and against any and all losses, demands, damages, rights, claims, injuries, actions and liabilities of any kind arising out of or related to Entrant's participation in the Contest. Any disputes that may arise hereunder shall be governed in all respects by the laws of the State of Illinois without regard to the conflicts of laws principles of any jurisdiction. Venue with respect to any such disputes shall be had in the state and federal courts of the State of Illinois. Sponsor's failure to enforce any term of these rules shall not constitute a waiver of that provision. In any cause of action, the Sponsor's liability will be limited to one hundred dollars (\$100.00 USD), and in no event shall the Sponsor be liable for attorneys' fees and/or experts' fees and costs. By participating in the Contest, each Entrant waives the right to claim any additional damages whatsoever, including, but not limited to, punitive, consequential, incidental, special or indirect damages.
7. **PERSONAL INFORMATION:** Personal information submitted to enter the Contest will only be used to in the event you win the Contest, if there is a question or issue regarding your Entry, and if there is an issue or news to communicate to you pertaining to the Contest. We will not disclose, give, sell, or transfer any personal information about you, unless required for law enforcement or

by statute. Notwithstanding the forgoing, Prize Winners' personal information will be used in accordance with Section 7(a).

8. WINNERS LIST: To obtain a copy of these Official Rules or for notification of the Prize Winner), send a self-addressed stamped envelope to: Official Rules/Winner List Request, ATTN: Aurea Delfin, 8770 W Bryn Mawr Ave, Suite 1000, Chicago, IL 60631 USA. Requests for winner list must be received no later than three months after the end of the Contest. Vermont residents may omit return postage.
9. SPONSOR: The Sponsor of these Contests is the Society of Actuaries, 8770 W Bryn Mawr Ave, Suite 1000, Chicago, IL 60631.