

The 13th Speculative (and Inspiring) Fiction Contest Official Rules

These are the Official Rules governing the Society of Actuaries' ("SOA") 13th Speculative (and Inspiring) Fiction Contest (Contest). In these rules, "you" and "your" refers to an eligible Contest entrant (Entrant). By entering, Entrants acknowledge compliance with these Official Rules including all eligibility requirements.

1. CONTEST ENTRY PERIOD

Submission period begins Sept. 1, 2018 at 12:00:01 a.m. Central Daylight Time (CDT) and ends Jan. 31, 2019 at 11:59:59 p.m. Central Standard Time (CST) (Entry Period). You may enter the Contest by sending your story to Sections@soa.org prior to the close of the Entry Period.

2. CONTEST GUIDELINES

Entrants must submit a story in accordance with the following rules:

- The story must include some sort of actuarial topic.
- The story must be less than 6,000 words.
- Entrants must use their real name on the story for submission and for publication (if selected), and may not use a *nom de plume*.
- Submissions must be in English.
- Stories may be submitted in Microsoft® Word, PDF format, or shared google doc.
- When emailing the story, the email must include the Entrant's name, phone number, email address, and the names and contact information for the co-authors, if applicable.
- By submitting a story you are agreeing to provide the SOA with the right to publish your story, in accordance with Section 7(b).

3. JUDGING

The "most impressive speculative overall," "second most impressive speculative overall," and "third most impressive speculative overall" stories will be determined based on the following content criteria: originality, creativity, writing style, and inspirational value to actuaries. The "most impressive speculative overall," "second most impressive speculative overall," and "third most impressive speculative overall" stories will be selected by Dr. Bob Mielke, Professor of English at Truman State University.

The Technology Section Council will select one (1) winning story for the most unique use of technology. The Predictive Analytics and Futurism Section Council will select one (1) winning story for the most novel prediction forming the basis for the narrative. The Actuary of the Future Section Council will select one (1) winning story for the most creative actuarial career of the future. The readers are invited to vote to select one (1) winning story for being the reader's favorite.

The judges' decision is final and binding. The judges reserve the right not to award any prizes if they determine that no submission is qualified. The judges reserve the right to modify the judging process.

4. PRIZES

There will be seven (7) prizes awarded in this competition: one (1) US\$400.00 prize for "most impressive speculative overall" story; one (1) US\$300.00 prize for "second most impressive speculative overall" story; one (1) US\$200.00 prize for "third most impressive speculative overall" story, one (1) US\$150.00 prize for the "most unique use of technology"; one (1) US\$150.00 prize for the "most novel prediction forming the basis for the narrative"; one (1) US\$150.00 prize for the "most creative actuarial career of the future"; one technology related prize (actual retail value US\$150.00) for the "reader's favorite story" prize. The winning stories will be determined on or about April 1, 2019. If the story has more than one author, the prize will be divided among the co-authors equally.

5. SUBMISSION RULES

Multiple story submissions by a single author are permitted. No purchase necessary to enter or win. Odds of winning depend on the number of Entrants. By submitting a story to the Contest, Entrant is verifying ownership of the story and compliance with the Official Rules. Entries cannot infringe upon any third-party personal or

proprietary rights. Any Entrant whose work contains elements not owned by the Entrant must be able to provide legal releases for such use, including Sponsors' use, in a form satisfactory to the judges.

6. ELIGIBILITY

Contest open to legal residents of the United States of America and Canada (void in Quebec). All employees of Society of Actuaries ("Sponsor") or any of their contractors or agents (all of the foregoing, together with Sponsor collectively, "Contest Entities"), and their immediate family members are ineligible to enter or win the Contest. All Entrants must have passed at least one SOA or CAS actuarial exam, and in the case of a story with more than one author, all Entrants must meet this requirement. This Contest is void in Puerto Rico and all other U.S. territories and possessions and where prohibited. Contest is subject to all applicable federal, state, provincial and local laws and regulations. Sponsors reserve the right to verify eligibility qualifications of the winner. Entries received prior to or after the Entry Period are void. Void where prohibited by law.

7. PARTICIPANT OBLIGATIONS

- a. By entering, Entrants consent to the use of their legal name, story, biographical information, photographs and/or likenesses for advertising and publicity purposes without additional compensation (except where prohibited) by Sponsors for purposes concerning this Contest or succeeding contests and for publicity, special events and advertising purposes in connection with promoting the Society of Actuaries, the SOA's Technology Section, Actuary of the Future Section, Predictive Analytics and Futurism Section, the SOA website and/or this Contest or succeeding contests.
- b. By entering, Entrants grant the Sponsors a perpetual, royalty-free, non-exclusive, non-transferable license to publish, display, and reproduce their story in any and all media, in whole or in part, throughout the world for any purpose including commercial purposes. Entrants hereby grant the Sponsors permission to format their story for the Sponsors' purposes at the Sponsors' sole discretion.
- c. By entering, each Entrant agrees to defend, indemnify, release and hold harmless the Sponsors 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. Sponsors' failure to enforce any term of these rules shall not constitute a waiver of that provision. In any cause of action, the Sponsors' liability will be limited to two hundred dollars (US\$200.00), and in no event shall the Sponsors 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 or indirect damages.

8. PERSONAL INFORMATION

Personal information submitted to enter the Contest will only be used in the event you win the Contest, if there is a question or issue regarding your story or its content, and if there is an issue or news to communicate to you pertaining to the Contest. The personal information collected through this Contest is subject to Society of Actuaries' Privacy Policy, located at <http://www.soa.org/legal/privacy-policy>. By entering this Contest, you agree to the use of your personal information as described in the above Privacy Policy.

9. ADDITIONAL TERMS

By entering or participating in the Contest, participants agree to be bound by these Official Rules, the terms and conditions of the Contest Entities' websites, 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 Contest, the processing of entries, or the selection or notification of winners. 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 Contest (or portion thereof), Sponsor reserves the right, at its sole discretion, to cancel, terminate, modify or suspend the Contest (or portion thereof). In the event of such cancellation, termination, modification or suspension, Sponsor will select 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 or the terms of service, conditions of use, and/or general rules of any Sponsor property or service. Contest Entities are 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 this Contest or in any activity related thereto or from any interaction with Contest information. Contest Entities make no warranties, and hereby disclaim any and all warranties, express or implied, concerning any prize furnished in connection with this Contest. Entries not complying with all rules are subject to disqualification. Sponsors are not responsible for any unauthorized use of your story by third parties.

10. WINNERS LIST

The winners will be posted on the SOA website on or about April 1, 2019.

11. SPONSORS

The Sponsors of this Contest are Society of Actuaries' Technology Section, Actuary of the Future Section, and Predictive Analytics and Futurism Section, 475 N. Martingale Road, Suite 600, Schaumburg, IL 60173.