

SOA's 2017 Kaggle Involvement Program Contest Official Rules

These are the Official Rules that govern how the Society of Actuaries' (SOA) 2017 Kaggle Involvement Program ("Contest") will operate. 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, compliance with the applicable official rules for the specific Kaggle Competition(s) entered, and compliance with Kaggle.com's Terms of Use.

1. ELIGIBILITY

Contest open to legal residents of the United States of America and Canada who are at least eighteen (18) years of age as of **March 6, 2017**. To enter the Contest as an individual, you must be an SOA member, either an Associate of the Society of Actuaries (ASA) or Fellow of the Society of Actuaries (FSA). To enter the Contest as a group ("Group"), the Group must be comprised of at least 50% SOA members and/or active candidates (a candidate who has sat for an exam within two (2) years of the start of the Contest Entry Period), with at least one group member holding the ASA or FSA designation. Group members who are not SOA members or active candidates must meet all other eligibility criteria. Any individual or Group that does not meet the eligibility criteria will be disqualified. Employees of the Society of Actuaries, members of the SOA's Cultivate Opportunities Team (COT), Kaggle employees, and employees of any organization sponsoring a Kaggle Competition are not eligible to enter the Contest. This Contest is void in Quebec, Puerto Rico, U.S. overseas military installations 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. Sponsor reserves the right to verify eligibility qualifications of the potential Prize Winner(s). Entries received prior to or after the Contest Entry Period are void.

2. CONTEST ENTRY PERIOD

The Contest Entry Period begins **March 6, 2017** at 12:00:01 AM Central Standard Time (CST) and ends **June 15, 2017** at 11:59:59 PM Central Daylight Time (CDT) ("Contest Entry Period"). To enter the Contest, you must complete this [form](#) prior to entering the Kaggle Competition during the Contest Entry Period. Alternatively, you can request a paper copy of the form and mail it to Society of Actuaries, ATTN: Jennifer Foster, 475 N. Martingale Rd., Suite 600, Schaumburg, Illinois 60173 USA. Forms sent by mail must be received by the SOA prior to the close of the Contest Entry Period in order to be declared eligible.

3. ENTRY GUIDELINES

Entrants must first submit an entry form to the SOA, notifying of the intent to enter a Kaggle Competition. Entries received on or after June 6 2017 will only be accepted for the following Kaggle Competitions: "[Intel & MobileODT Cervical Cancer Screening](#)" or "[Planet: Understanding the Amazon from Space](#)," and no entries will be accepted after June 15, 2017. Separate [forms](#) must be submitted for each Kaggle Competition entered. Entrants must then enter the Kaggle Competition(s) in accordance with the rules of the specific Kaggle Competition and Kaggle's [Terms of Use](#). Entrants may not enter the same Kaggle Competition as both an individual and as a member of a Group. Kaggle Competitions can be found at www.kaggle.com. Only Kaggle Competitions with prize totals of \$50,000 USD or more are eligible for this Contest.

Multiple submissions by an individual Entrant and/or Group are permitted. No purchase necessary to enter or win. Odds of winning depend on the number of participants in the Kaggle Competitions. By entering the Contest, Entrant is certifying compliance with the Official Rules, Kaggle's Terms of Use, and, the official rules for the specific Kaggle Competition(s) entered. Entries cannot infringe upon any third-party personal or proprietary rights. Entrants and Groups must use their real name(s), and either identify as an SOA candidate or use their SOA designation in their Kaggle profile.

4. DETERMINATION OF PRIZE WINNER(S)

Potential Prize Winners must contact Jennifer Foster at jfoster@soa.org with proof of placement on the Private Leaderboard following the close of the Kaggle Competition, but no later than **August 30, 2017**. Upon verification of placement in an eligible Kaggle Competition and eligibility with these Official Rules, prizes will be awarded based on overall placement (see Section 5 below). Prizes awarded through this Contest are separate and independent from prizes awarded in Kaggle Competitions. Odds of winning will depend on the number of participants in the Kaggle Competition. Placement on the Private Leaderboard will be determined by the rules governing the specific Kaggle Competition. The Contest will be conducted by Sponsor, whose decisions on all matters relating to the Contest shall be final and binding. At the sole discretion of Sponsor, disqualification or forfeiture 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; (2) any non-compliance with the official rules for the specific Kaggle Competition; (3) any non-compliance with Kaggle's Terms of Use; and (4) any other non-compliance with these Official Rules. Due to the nature of this Contest, no Prize(s) may be awarded if none of the Entrants and/or Groups qualify for a Prize.

5. PRIZES

Prizes will be awarded to every Group and/or individual that ranks on a Kaggle Competition's Private Leaderboard in an eligible Kaggle Competition ("Prize Winner(s)"). The Prizes will be awarded as follows: any Group(s) and/or individual(s) ranked in the top 25% will be awarded \$10,000 USD; any Group(s) and/or individual(s) ranked in the top 10% will be awarded \$20,000 USD; and any individual(s) who become a "Kaggle Competitions Master" before the end of the Contest will be awarded \$25,000 USD and formally recognized. Each Group and individual may only win one (1) Prize and will be awarded the Prize with the greatest value for which they are eligible. If an Entrant wins two eligible Kaggle Competitions, both as a member of a Group and as an individual, he/she will receive the prize with the greatest value for which he/she is eligible; the Entrant's share of a Group prize will be deducted, and the remaining value of the Prize will be divided among the other Group members.

Prize Winner(s) will be determined on or about **September 15, 2017** at the offices of the SOA located at 475 N. Martingale Rd., Suite 600, Schaumburg, Illinois 60173 USA. Prize Winners will be notified no later than **September 30, 2017**. For Groups, the Prize will be divided among the members equally. Prize Winner(s), if any, will be announced by **October 30, 2017**. Sponsor will mail a check to the Prize Winner(s) at its own expense. The Prize Winner(s) will be notified by phone, mail or email and will be required to complete Affidavit of Eligibility/Liability/Publicity Release (where legal) and 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. All taxes on the Prize and other expenses related to accepting and/or using the Prize not listed in these Official Rules are the sole responsibility of the Prize Winner(s), who will receive an IRS Form 1099 reflecting the final actual value of the Prize. Prizes are not transferable. No substitution allowed except, at Sponsor's sole discretion, a prize of equal or greater value may be substituted. Due to the nature of this Contest, no Prize(s) may be awarded if none of the Entrants qualify for a Prize.

6. PARTICIPANT OBLIGATIONS

- a. By entering, Entrants consent to the use of their name, an email address, biographical information, photographs and/or likenesses for advertising and publicity purposes without additional compensation (except where prohibited) by Sponsor 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 Predictive Analytics and Futurism Section, and/or its website.
- b. 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 ten thousand dollars (\$10,000.00 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 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 Winner(s)'s personal information will be used in accordance with Section 6(a).

8. ADDITIONAL TERMS

Neither Sponsor, their respective officers, directors, and employees (collectively "Releasees") are responsible for incorrect or inaccurate transcription of entry information, or for any human or other error, technical malfunctions, lost/delayed data transmission, omission, interruption, deletion, defect, line failures of any telephone network, computer equipment, software, inability to access any online service or website, or any other error or malfunction, or any injury or damage to Entrant's or any other person's computer related to or resulting from participation in this Contest, or for any injury to person or property. Releasees are not responsible for lost, late, illegible or misdirected entries. If for any reason the Contest is not capable of being executed as planned, or infection by computer virus, bugs, tampering, unauthorized intervention, fraud, action of Entrants,

technical failures or any other causes beyond the control of Sponsor, corrupt or affect the administration, security, fairness, integrity, or proper conduct of this Contest, Sponsor reserves the right in its sole discretion to disqualify any suspect entry and to cancel, terminate, modify or suspend the Contest, as Sponsor determines in its sole discretion. Entries not complying with all rules are subject to disqualification.

9. WINNERS LIST

To obtain a copy of these Official Rules or for notification of the Prize Winner(s), send a self-addressed stamped envelope to: 2017 Kaggle Involvement Program Contest Official Rules/Winner List Request, ATTN: Jennifer Foster, 475 N. Martingale Rd., Suite 600, Schaumburg, Illinois 60173 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.

10. SPONSOR

The Sponsor of this Contest is Society of Actuaries' Cultivate Opportunities Team, 475 N. Martingale Road, Suite 600, Schaumburg, Illinois 60173, USA.

11. REVISED RULES

These revised Official Rules are effective on June 6, 2017.