

Society of Actuaries
"2017 Annual Meeting & Exhibit Evaluation Raffle" Sweepstakes

Official Rules

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. **ELIGIBILITY:** Society of Actuaries' "2017 Annual Meeting & Exhibit Evaluation Raffle" ("Sweepstake") is open only to legal residents of fifty (50) states of the United States and the District of Columbia and Canada (void in Puerto Rico, all U.S. territories and possessions, all U.S. overseas military installations, and void in Quebec) who are at least eighteen (18) years of age or older as of October 16, 2017, who are registered attendees the SOA Annual Meeting & Exhibit in Boston, MA. All employees of Society of Actuaries ("Sponsor"), exhibitors, or sponsors, or any of their contractors or agents (all of the foregoing, together with Sponsor collectively, "Sweepstake Entities"), and their immediate family members are ineligible to enter or win the Sweepstake. All applicable federal, state, provincial and local laws and regulations apply. Void where prohibited by law. Entry in the Sweepstake constitutes your full and unconditional acceptance of these official rules ("Official Rules").

2. **SWEEPSTAKE PERIOD:** The Sweepstake entry period begins at 7:00 AM EDT on October 16, 2017, and ends at 1:00 PM EDT on October 30, 2017 (the "Sweepstake Period"). The winner will be selected from entries properly submitted to the Sweepstake.

3. **SWEEPSTAKE ENTRY INSTRUCTIONS:** There are two (2) way to enter this Sweepstake: by completing and submitting a meeting survey and evaluation form following the close of the final session at the SOA Annual Meeting & Exhibit in Boston, MA either 1) online via an emailed link or 2) through the Annual Meeting & Exhibit mobile application. One (1) entry per person; any attempts by an entrant to submit more than one (1) entry into this Sweepstake will result in such entrant being disqualified.

4. **SELECTION OF SWEEPSTAKE WINNERS:** Three (3) potential Prize Winners, one (1) First Place Prize Winner, one (1) Second Place Prize Winner, and one (1) Third Place Prize Winner, will be selected in a random drawing to be held on or before November 6, 2017. The potential Prize Winners will be selected from all eligible entries received during the Sweepstake Period. The potential Prize Winners will be notified on November 6, 2017. 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 Sweepstake Period. The Sweepstake will be conducted by Sponsor, the judge of the Sweepstake, whose decisions on all matters relating to the Sweepstake shall be final and binding. At the sole discretion of Sponsor, disqualification, forfeiture and the selection of an alternate winner may result from any of the following: (1) a potential Prize Winner's failure to respond to notification promptly after its transmission; (2) the return of an email notification as undeliverable after three (3) attempts; (3) a potential Prize Winner's failure to provide Sponsor with satisfactory proof of age, identity and residency; (4) a Canadian potential Prize Winner's failure to correctly answer within the time period the mathematical skill-testing question; (5) any other non-compliance with the Official Rules.

5. **PRIZE:** Three (3) Prizes will be awarded in this Sweepstake. One (1) First Place Prize Winner will receive one complimentary (1) registration to the 2018 Annual Meeting & Exhibit from October 14, 2018 – October 17, 2018 in Nashville, TN. Total First Place Prize actual retail value (ARV) is one thousand five hundred dollars (\$1500.00 USD). One (1) Second Place Prize Winner will receive hotel accommodations in a standard room at the Omni Nashville Hotel for up to three (3) nights during the following date range: October 14, 2018 – October 18, 2018; Second Place Winner may select his/her preferred dates during that range. Total Second Place Prize ARV is seven hundred and eighty-six dollars (\$786.00 USD). If actual value of the hotel accommodation is lower than ARV stated herein, the difference will not be awarded. One (1) Third Place Prize Winner will receive a complimentary registration to an SOA webcast of the winner's choice from November 7, 2017 – November 6, 2018. Total Third Place Prize ARV is one

hundred forty-nine dollars (\$149.00 USD). All expenses not specifically mentioned herein are not included as part of any prize, and are solely the Prize Winner's responsibility. First and Second Place Prize Winners are responsible for transportation to and from the 2018 Annual Meeting & Exhibit in Nashville, TN, at their own expense.

Prizes are not redeemable for cash or transferable, except to a surviving spouse residing in the same household. No substitution allowed except, at Sponsor's sole discretion, a prize of equal or greater value may be substituted. All federal, state, provincial and local taxes on the Prizes, if any, and other expenses related to accepting and/or using the Prizes not listed in these Official Rules are the sole responsibility of the Winners, who will receive an IRS Form 1099 reflecting the final actual value of the Prize, if the value of the Prize is \$600 USD or more.

6. GENERAL RULES: By entering or participating in the Sweepstake, participants agree to be bound by these Official Rules, the terms and conditions of the Sweepstake 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 Sweepstake, the processing of entries, or the selection or notification of winners. Further, (1) if, for any reason, the Sweepstake is not capable of running as planned, or (2) if due to reasons outside the control of the Sponsor, in the sole opinion of Sponsor, issues arise which may corrupt or affect the administration, security, fairness, integrity or proper conduct of the Sweepstake (or portion thereof), Sponsor reserves the right, at its sole discretion, to cancel, terminate, modify or suspend the Sweepstake (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 Sweepstake or (b) violating these Official Rules or the terms of service, conditions of use, and/or general rules of any Sponsor property or service. Sweepstake 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 Sweepstake or in any activity or travel related thereto or from any interaction with Sweepstake information. Sweepstake Entities make no warranties, and hereby disclaim any and all warranties, express or implied, concerning any prize furnished in connection with this Sweepstake.

7. PARTICIPANT OBLIGATIONS: By entering, each entrant agrees to defend, indemnify, release and hold harmless Sweepstake Entities 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 Sweepstake. 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 Sweepstake Entities' liability will be limited to two hundred fifty dollars (\$250.00 USD), and in no event shall the Sweepstake Entities be liable for attorneys' fees and/or experts' fees and costs. By participating in the Sweepstake, 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: The personal information collected through this Sweepstake is subject to Society of Actuaries' Privacy Policy, located at <http://www.soa.org/legal/privacy-policy/>. By entering this Sweepstake, you agree to the use of your personal information as described in the above Privacy Policy.

9. OFFICIAL RULES/WINNER LIST REQUESTS: To obtain a copy of these Official Rules or for notification of the Winner, send a self-addressed stamped envelope to: Society of Actuaries' "2017 Annual Meeting & Exhibit Evaluation Raffle" Sweepstake Official Rules/Winners List Request, ATTN: Amy Wojcik, 475 N. Martingale Rd., Suite 600, Schaumburg, IL 60173. Requests for winner list must be received no later than three months after the end of the Sweepstake Period. VT residents may omit return postage.

10. SPONSOR: Society of Actuaries, 475 N. Martingale Rd., Suite 600, Schaumburg, IL 60173.