

2017 SOA Annual Meeting “Guessing Game” Contest Official Rules

These are the Official Rules that govern how the Society of Actuaries’ (SOA) 2017 Annual Meeting “Guessing Game” Contest (“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.

1. CONTEST CHALLENGE

The Contest challenges each Entrant to guess as closely as possible – without guessing too high – the total number of beans contained in three glass jars... S, O and A... combined.

2. HOW TO ENTER; CONTEST ENTRY PERIOD

You may enter the Contest by submitting your guess during the SOA Annual Meeting in Boston, at the SOA booth located in the Exhibit Hall. Entry forms will be provided. You must also include on the entry form your name and contact information.

Submission period begins October 15, 2017 at 4:00 PM Eastern Daylight Time (EDT) and ends October 17, 2017 at 6:00 PM EDT (“Entry Period”). Entries received prior to or after the Entry Period are void.

3. CONTEST GUIDELINES

Entrants are allowed to submit a single guess within the Entry Period. Entrants who submit more than one entry will be disqualified. Entrants may not consult with other Entrants on their submission.

4. PRIZES

All Entrants will receive an SOA T-shirt for participating in the Contest. The actual retail value of the t-shirt is three dollars and fifty cents (\$3.50).

Three (3) Entrants will receive an Amazon Echo (“Grand Prize”). The actual retail value of each of the Grand Prizes is one hundred seventy nine dollars and ninety-nine cents (\$179.99). All taxes on the Grand Prize and other expenses related to accepting and/or using any of the prizes are the sole responsibility of the winners, who may receive an IRS Form 1099 reflecting the final actual value of the Prize.

5. WINNER SELECTION

The Grand Prize winning Entrants (Grand Prize Winners) will be selected from all eligible submissions following the close of the Entry Period. Grand Prize Winners will be the eligible Entrants whose guesses are *closest to, but do not exceed*, the total number of beans actually contained in the three glass jars combined. If there are two or more Entrants tied for a Grand Prize, and not enough Grand Prizes remaining to be awarded to all such tied Entrants, the Sponsor will hold a drawing from among such tied Entrants to award the final Grand Prizes. The winning submissions for the Grand Prizes will be determined on or about October 17, 2017.

6. SUBMISSION RULES

No purchase necessary to enter or win. Odds of winning depend on the number of Entrants. By entering a submission to the Contest, Entrant is verifying compliance with the Official Rules.

7. ELIGIBILITY

Contest is open to legal residents of the United States of America and Canada (void in Quebec). Employees of the Society of Actuaries are not eligible to enter the Contest. 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 and local laws and regulations. Sponsor reserves the right to verify eligibility qualifications of the winner.

8. PARTICIPANT OBLIGATIONS

Entrants consent to the Sponsor’s use of their name, biographical information, photographs and/or likenesses, on Sponsor’s website or elsewhere, for purposes of advertising, promotion or publicity relating to this Contest or succeeding contests, the Annual Meeting or other Sponsor events, or the Society of Actuaries, in general. Such use will be without additional compensation to the Entrants (except where prohibited by law.)

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 in 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 three hundred fifty dollars (\$350.00 USD), and in no event shall the Sponsor be liable for attorneys' 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.

9. PERSONAL INFORMATION

Personal information submitted to enter the Contest will only be used to notify you in the event you win the Contest, if there is a question or issue regarding your submission, to communicate with you pertaining to the Contest, or for the promotional or publicity purposes described above. We will not give, sell, or transfer any personal information about you to third parties, unless required for law enforcement or by statute.

10. ADDITIONAL TERMS

Neither Sponsor nor its officers, directors, and employees (collectively "Releasees") are responsible for incorrect or inaccurate transcription of entry information; for lost, late, illegible or misdirected entries; or for any human or other error. If for any reason (i) the Contest is not capable of being executed as planned; or (ii) tampering, unauthorized intervention, fraud, action of Entrants, technical failures or any other causes beyond the control of Sponsor corrupts or affects the administration, security, fairness, integrity, or proper conduct of this Contest, then Sponsor reserves the right at its sole discretion to disqualify any suspect entry and to cancel, terminate, modify or suspend the Contest, as Sponsor determines in its sole discretion.

11. WINNERS LIST

The winner will be announced on or about October 17, 2017. A winners list can be obtained by emailing Brenda Sawyer at bsawyer@soa.org.

12. SPONSOR

The Sponsor of this Contest is the Society of Actuaries, 475 N. Martingale Road, Suite 600, Schaumburg, IL 60173.