

Actuarially I Believe This Contest Official Rules

These are the Official Rules governing the Society of Actuaries' ("SOA") "Actuarially I Believe This 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 August 1, 2019 at 12:00:01 a.m. Central Daylight Time (CDT) and ends October 1, 2019 at 11:59:59 p.m. CDT ("Entry Period"). You may enter the Contest by sending your essay to [Jane Lesch](#) prior to the close of the Entry Period.

2. CONTEST GUIDELINES

Entrants must submit an essay in accordance with the following rules:

- The essay must be about what the Entrant believes, cares about, or something that is fundamentally important to him or her, as it relates to actuarial work.
- The author must have passed at least one SOA or Casualty Actuarial Society (CAS) actuarial exam.
- The essay must be less than 600 words.
- Entrants must use their real name on the essay 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.
- Each essay may only have one author.
- When emailing the essay, the email must include the Entrant's name, phone number, email address.
- By submitting an essay, you are agreeing to provide the SOA with the right to publish your essay, in accordance with Section 7(b).

3. JUDGING

The winning essays will be determined based on the following criteria: originality, creativity, writing style, relevance to the theme, and inspirational value to actuaries. The First Place and Second Place essays will be selected by Dr. Bob Mielke, Professor of English at Truman State University. "Best Connection of Belief to Actuarial Work" will be chosen by the Leadership & Development Section Council judging panel.

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 three (3) essays selected as the winning essays: one (1) "First Place," one (1) "Second Place," and one (1) "Best Connection of Belief to Actuarial Work". There will be three (3) prizes awarded in this Contest: one (1) US\$300.00 prize for First Place; one (1) US\$200.00 prize for Second Place; one (1) US\$150.00 prize for Best Connection of Belief to Actuarial Work. Each essay may only win one (1) prize; the essay will receive the larger of the two prizes if selected as the winner for First Place or Second Place and Best Connection to Actuarial Work. The winning essays will be determined on or about November 1, 2019 at approximately 10:00:00 AM CDT at the offices of the SOA located at 475 N. Martingale Rd., Suite 600, Schaumburg, Illinois 60173 USA, and the Prize Winner(s) will be notified no later than November 15, 2019. Sponsor will mail a check to the Grand Prize Winner(s) at its own expense.

5. SUBMISSION RULES

One submission per Entrant. No purchase necessary to enter or win. Odds of winning depend on the number of Entrants. By submitting an essay to the Contest, Entrant is verifying ownership of the essay 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 who are at least eighteen (18) years of age as of July 17, 2019. Employees of Society of Actuaries ("Sponsor") its representatives and agents, and members of the judging panel and those with whom they are domiciled (all of the foregoing, together with Sponsor collectively, "Contest Entities"), are not eligible to enter the Contest Leadership & Development Section Council members are eligible to participate, but are ineligible to win a Prize. All Entrants must have passed at least one SOA or CAS actuarial exam. 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 Prize Winners. 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, essay, 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's Leadership & Development 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 essay 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 essay 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 essay 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 any reason whatsoever, whether or not outside the control of the Sponsor, which, in the sole opinion of Sponsor, may corrupt and/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 Winners from all eligible, non-suspect entries received prior to such action and/or may terminate the Contest altogether. 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 essay by third parties.

10. WINNERS LIST

The winners will be posted on the SOA website at <https://www.soa.org/sections/leadership-development/> on or about November 15, 2019. To obtain a copy of these Official Rules or for notification of the Prize Winner(s), send a self-addressed stamped envelope to: Actuarially I Believe This Contest Official Rules/Winner List Request, ATTN: Jane Lesch, 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 Entry Period. Vermont residents may omit return postage.

11. SPONSOR

The Sponsor of this Contest is Society of Actuaries' Leadership & Development Section, 475 N. Martingale Road, Suite 600, Schaumburg, IL 60173 USA.

12. REVISED RULES

These revised Official Rules are effective on September 19, 2019.