

The 12th Speculative (and Inspiring) Fiction Contest Official Rules

These are the Official Rules governing the Society of Actuaries' ("SOA") 12th 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. 2, 2016 at 12:00:01 a.m. Central Daylight Time (CDT) and ends Jan. 31, 2017 at 11:59:59 p.m. Central Standard Time (CST) (Entry Period). You may enter the Contest by sending your story to Gary Lange at garyslange@yahoo.com 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.
- The author must have passed at least one SOA or CAS actuarial exam. In the case of a story with more than one author, both authors must have passed at least one SOA actuarial exam.
- Submissions must be in English.
- Stories may be submitted in either Microsoft® Word or PDF format.
- 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 "best overall" and "second best overall" stories will be determined based on the following content criteria: originality, creativity, writing style, and inspirational value to actuaries. The "best overall" and "second best 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 best use of futurism methods. 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 choice.

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 six (6) prizes awarded in this competition: one (1) US\$200.00 prize for "best overall" story; one (1) US\$100.00 prize for "second best overall" story; one (1) US\$50.00 prize for the "most unique use of technology"; one (1) US\$50.00 prize for the "best use of futurism methods"; one (1) US\$50.00 prize for the "most creative actuarial career of the future"; one technology related prize (actual retail value US\$50.00) for the "reader's favorite story" prize. The winning stories will be determined on or about April 3, 2017. 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). 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. Sponsors reserve the right to verify eligibility qualifications of the winner. Entries received prior to or after the Entry Period are void.

7. PARTICIPANT OBLIGATIONS

- a. By entering, Entrants consent to the use of their 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. We will not disclose, give, sell, or transfer any personal information about you, unless required for law enforcement or by statute.

9. ADDITIONAL TERMS

Neither Sponsors, 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 Sponsors, corrupt or affect the administration, security, fairness, integrity, or proper conduct of this Contest, Sponsors reserve the right in their sole discretion to disqualify any suspect entry and to cancel, terminate, modify or suspend the Contest, as Sponsors determine in their sole discretion. 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 3, 2017.

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.