

2018 SOA Annual Meeting & Exhibit Grand Prize Drawing 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:** The 2018 SOA Annual Meeting & Exhibit Prize Drawing ("Drawing") is open only to legal residents of fifty (50) states of the United States and the District of Columbia and Canada (void in 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 14, 2018, who complete a registration form as described below. 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, "Drawing Entities"), and their immediate family members are ineligible to enter or win the Drawing. All applicable federal, state, provincial and local laws and regulations apply. Void where prohibited by law. Entry in the Drawing constitutes your full and unconditional acceptance of these official rules ("Official Rules").

2. **ENTRY PERIOD:** The Drawing entry period begins at 4:00 PM Central Daylight Time (CDT) on October 14, 2018, and ends at 5:30 PM CDT on October 16, 2018 (the "Entry Period"). The winner will be selected from entries properly submitted to the Drawing.

3. **ENTRY INSTRUCTIONS:** There is one (1) way to enter this Drawing: by submitting a form, in-person at the 2018 SOA Annual Meeting & Exhibit in Nashville, TN, USA during the Entry Period. Limit one (1) entry per person and per household during the Entry Period. Any attempts by an entrant to submit more than one (1) entry into this Drawing will result in such entrant being disqualified.

4. **SELECTION OF DRAWING WINNERS:** One (1) potential Prize Winner will be selected in a random drawing to be held on October 16, 2018 at 6:00 PM CDT. The potential Prize Winner will be selected from all eligible entries received during the Entry Period. If the selected potential Prize Winner 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 Entry Period. The potential Prize Winner must be present to win and will be notified at the Drawing. The Drawing will be conducted by Sponsor, the judge of the Drawing, whose decisions on all matters relating to the Drawing 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 absence at the time of the Prize Winner selection; (2) a potential Prize Winner's failure to provide Sponsor with satisfactory proof of age, identity and residency and a Winner Affidavit and Release; (3) a Canadian potential Prize Winner's failure to correctly answer within the time period the mathematical skill-testing question; (4) any other non-compliance with the Official Rules.

5. **PRIZE:** One (1) "Prize" will be awarded in this Drawing. The Prize winner will receive one (1) free registration to the 2019 Annual Meeting & Exhibit from October 27, 2019 – October 30, 2019 in Toronto, ON, Canada and hotel accommodations in a standard room at one (1) of the SOA's selected hotels for the 2019 Annual Meeting for up to three (3) nights during the following date range: October 27, 2019 – October 30, 2019; Prize Winner may select his/her preferred dates during that range, with the SOA selecting the hotel. Total actual retail value of the 2019 Annual Meeting registration is one thousand five hundred dollars (\$1,500.00 USD) and the approximate retail value (ARV) of the three (3) night hotel stay is one thousand one hundred seventy three Canadian dollars (\$1,173.00 CAD); additional items charged to the hotel room will be the sole responsibility of the Prize Winner, including, but not limited to, room service charges, fees for damage of hotel property, charges for in-room movies, and other non-standard and/or add-on charges and fees. If actual value of the hotel accommodation is lower than ARV stated herein, the difference will not be awarded. All expenses not specifically mentioned herein are not included as part of any prize, and are solely the Prize Winner's responsibility. Prize Winners are responsible for transportation to and from the 2019 Annual Meeting & Exhibit in Toronto, ON Canada, at their own expense.

Prize is 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 taxes on the Prize, if any, and other expenses related to accepting and/or using the Prize not listed in these Official Rules are the sole responsibility of the Winner, who will receive an IRS Form 1099 reflecting the final actual value of the Prize, if applicable.

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

7. PARTICIPANT OBLIGATIONS: By entering, each entrant agrees to defend, indemnify, release and hold harmless Drawing 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 Drawing. 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 Drawing Entities' liability will be limited to two hundred fifty dollars (\$250.00 USD), and in no event shall the Drawing Entities be liable for attorneys' fees and/or experts' fees and costs. By participating in the Drawing, 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: 2018 SOA Annual Meeting & Exhibit Prize Drawing Official Rules/Winner List Request, ATTN: Lauren Scaramella, 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 Entry Period. VT residents may omit return postage.

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