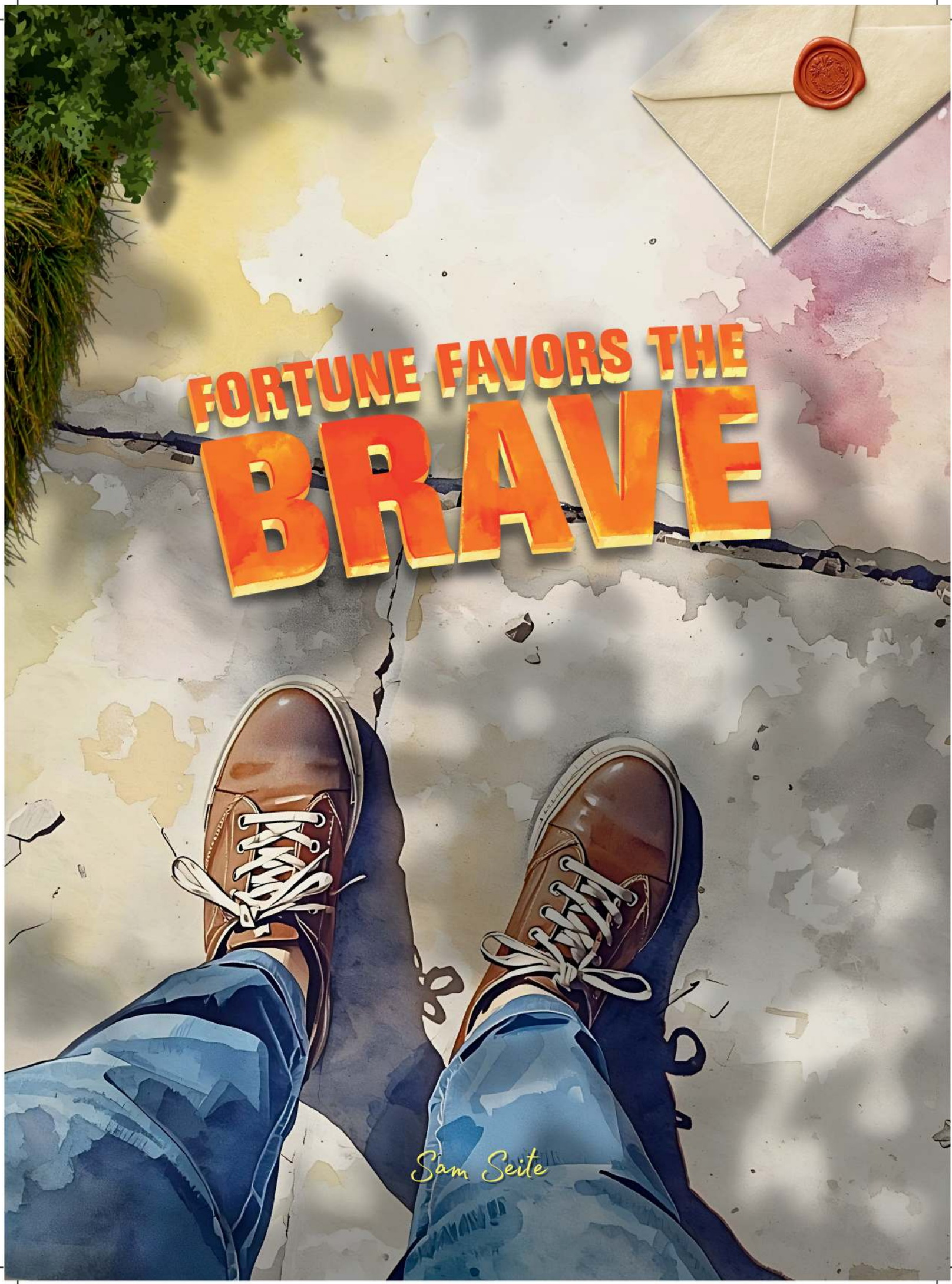

FORTUNE FAVORS THE
BRAVE
Sam Seite

From the Designer

Where I live, insurance often carries mixed perceptions. Many people have experienced an old friend who suddenly reappears as an agent after years just to sell, or who skips fact-finding and pushes products that don't really fit. As a result, insurance can feel like something to avoid. Yet at the same time, insurance programs have already saved countless families from financial collapse when risks inevitably come—showing just how essential they truly are.

That's why I designed this game: to offer a fresh perspective and real simulation of insurance industry. For the public, it's a chance to step a little closer and get a glimpse of the challenges agents and leaders face in their work. For those already in the industry, the game can feel deeply relatable—turning familiar situations into something fun, competitive, and also useful for teaching new agents in a lighter way.

Too often, educational games lose the joy of play, while fun games feel disconnected from real life. My goal was to bring both together: a game that is exciting on its own, yet still rooted in the real values and challenges. Inspired by some of my favorite worker placement games, such as Lost Ruins of Arnak and Everdell, I created this game to combine meaningful simulation with engaging gameplay.

I hope leaders and agents can use this game to bond and learn together in a fun way, while others—whether board gamers or simply curious players—can enjoy the strategy and discover that even insurance can make for a truly engaging theme.

I want to thank my dear friends Jeremy, for your incredible vision and artistic perspective that turned New Solvia into the vibrant city it is; and Febriana, for your unwavering support that kept us going during this project. This game wouldn't be what it is today without you both.

I am also grateful to Robert, William, Evan and Axel for your valuable input on game mechanics, which helped bring the game to completion.

Thanks to Simon and Tempuh, who helped me and taught me how to process and refine many aspects of the design work.

My thanks as well to my insurance mentors, Rikko & Adriani, for the knowledge, experience, and the journey we shared, and to the Legacy.inc community, where I learned and drew so much inspiration. Without it, this game would never have been possible.

To all the playtesters who enjoyed the game and shared their experiences—helping shape it into something better—I am deeply thankful. And of course, many more people contributed along the way, far too many to mention one by one here, but each of you has my heartfelt gratitude.

A very special thanks goes to my beloved wife, Yanita, and to my children, Cara & Chav, who supported me through countless playtests, gave feedback, and made the journey of creating this game so much more meaningful.

And above all, thanks to Almighty God, who guided me in making this game possible and helped open a way forward during difficult moments.

—Sam Seite



So, I hear you're moving to New Solvia next week.

You've heard my stories about this place over the years. Things move fast here, and life has a way of changing when you least expect it.

You once told me you were looking for an opportunity. After all these years in the business, I've seen how quickly life can turn people upside down here. That's why New Solvia needs agents who care, earn trust, and know how to build responsible teams. I think you'd fit right in.

If you're ready to grow, serve, and build something meaningful together, reach out to me when you arrive.

Your old friend,

Gray Arsen

07-08771258





"Attention passengers, welcome to New Solvia Central Station.
Please mind the gap when exiting the train."





Components



1 main board



4 player boards



16 basic cards
(4 in each color)



12 action pawns
(3 in each color)



1 score pad



2 reference cards



74 item cards



54 prospect cards
(18 agent, 33 client, 3 holiday)



16 discourage cards



8 objection cards



21 event cards



12 health insurance tokens



12 critical & disability insurance tokens



12 life insurance tokens



1 first player token



1 quarter marker



16 award cards



13 time tokens



13 energy tokens



24 money tokens
(1x16, 3x8)



24 motivation tokens



13 courage tokens



13 personal goal cards

**Actual components may vary slightly from illustrations.*

Setup

Main board

Place the board at the center of the table, where all players can easily see and reach it.

Cards

1 **Event.** Shuffle the Event deck face down and place it in the designated space on the board.

2 **Items**. Take all Item cards, shuffle, and place them face down on the marked space.

3 **Deal 5 Item cards** to the first card row, face up.

4 **Prospects**. Take all Client, Agent, and Holiday cards, mix them together to form the Prospect Deck, shuffle, and place it face down on the marked space.

5 **Deal 8 Prospect cards** to the second and the third card row, face up.

6 **Discourage cards.** Take Discourage cards based on the number of players:

- **2 players** → 8 Discourage Cards
- **3 players** → 12 Discourage Cards
- **4 players** → 16 Discourage Cards

Place them face up on the marked space. Return the rest to the box.

7 **Objection.** Take all Objection cards, shuffle, and place them face down on the marked space.

8 Stack the four matching Award cards and place them face up above the Quarter Track. Arrange each stack so that the 1st card is on top, followed by the 2nd, 3rd, and 4th cards in order.





Quarter Marker

9 **Place** the quarter marker to the 1st quarter space.

The Supply

10 **Place all resources** near the main board, within reach of all players. This area is referred to as "the supply."





The Resources

Time.
Everyone gets 24 hours. How you use it decides everything.

In the game, Time is a precious resource — almost every action requires it. Spend it wisely to take actions efficiently and stay ahead.

Energy.
The power behind every action.

Like a battery, it drains when you push too hard and needs to be recharged, through rest and recovery to keep your momentum strong. In this game many action require Energy.

Money.
A tool to build, grow, and unlock opportunities.

In the game, Money lets you buy items, create flexibility, and unlock more options as you earn and spend it along the way.

Motivation.
The spark that fuels your drive to begin and to keep going.

In the game, you can gain it in many ways and share it with your team to activate their abilities, overcome challenges, and stay ahead.

Courage.
The strength to take risks and face the unknown.

Throughout the game, you'll gather Courage in different ways, giving you the confidence to approach clients, close deals, and uncover opportunities that only the brave can see.

Health Insurance.
Protects people from financial risks caused by illness or injury, helping them recover without the stress of unexpected medical costs.

In the game, Health Insurance represents the knowledge to help clients choose the right protection. Earn it from training site and spend it when closing clients.

Critical & Disability Insurance.
Provides financial protection when serious illness or disability strikes, helping clients stay secure through life's toughest challenges.

In the game, Critical & Disability Insurance represents the knowledge to help clients prepare for critical or long-term risks. You can gain it from training site and spend it when closing clients.

Life Insurance.
Protects families from the financial impact of losing their breadwinner, ensuring they can continue life with stability and dignity.

In the game, Life Insurance represents the knowledge to help clients secure their families' future. You can gain it from training site and spend it when closing clients.

Player Setup

Each player should choose a color and take the **player board, 3 Action Pawns, and 4 Basic cards** in that color.

Player board

Keep your player board and **3 Action Pawns** in front of you.



Action Pawn

Your Action Pawns represent yourself.

Even though you have multiple pawns, each one symbolize you taking an action at a different place during the game.

Once you move or place an Action Pawn to take an action, **it cannot be moved or retrieved** until the end of the current quarter, unless a card or effect says otherwise.

Your Starting Deck

Each player has their own deck, and all player decks start the same. Build your deck using the 4 Basic cards in your color, then take 2 Discourage cards from the main board.



Shuffle these cards to form your starting deck. Place it face down on your player board, then draw **until** you have a hand of **5 cards.** During the game you cannot look into your deck.

Personal Goal

For the first play, we recommend playing without Personal Goal cards until all players are familiar with the game.



To play with Personal Goal cards, shuffle all 13 Personal Goal cards and **deal 2** to each player. Each player **chooses 1** to keep and returns unused Personal Goal card to the box.

Place your chosen Personal Goal face down next to your player board, keeping it secret from the others until the end of the game.

At the end of the game, if the conditions are met, your Personal Goal card grants you VP.



First Player

Give the **First Player** token to the youngest player, or decide randomly.

Play will proceed **clockwise** around the table.

If an effect applies to all players, the First Player always resolves it first.

Starting Resources

Give each player their starting resources. Starting resources depend on play order as shown.

Player 1:

Player 2:

Player 3:

Player 4:

Gameplay

Goal of the Game

Your task is to build and grow your insurance business into a success.

You'll equip yourself through available trainings and gather prospects. Help clients get the best insurance, and guide agents to become active agents and earn promotions.

Throughout the game, you'll earn 1 as Victory Points (VP) from different accomplishments. At the end of the game, all VP are counted to determine who has built the most successful insurance business.

Game Overview

The game is played over 4 Quarters (equivalent to Rounds in other games).
In the insurance business, performance is often measured on a yearly basis, with goals and targets set for each quarter of the year — Q1, Q2, Q3, and Q4.



Each quarter, players will take turns choosing from a variety of actions. Actions can earn you resources and opportunities to win the game at the end of Quarter IV.

This is how you begin the game and how each quarter proceeds:

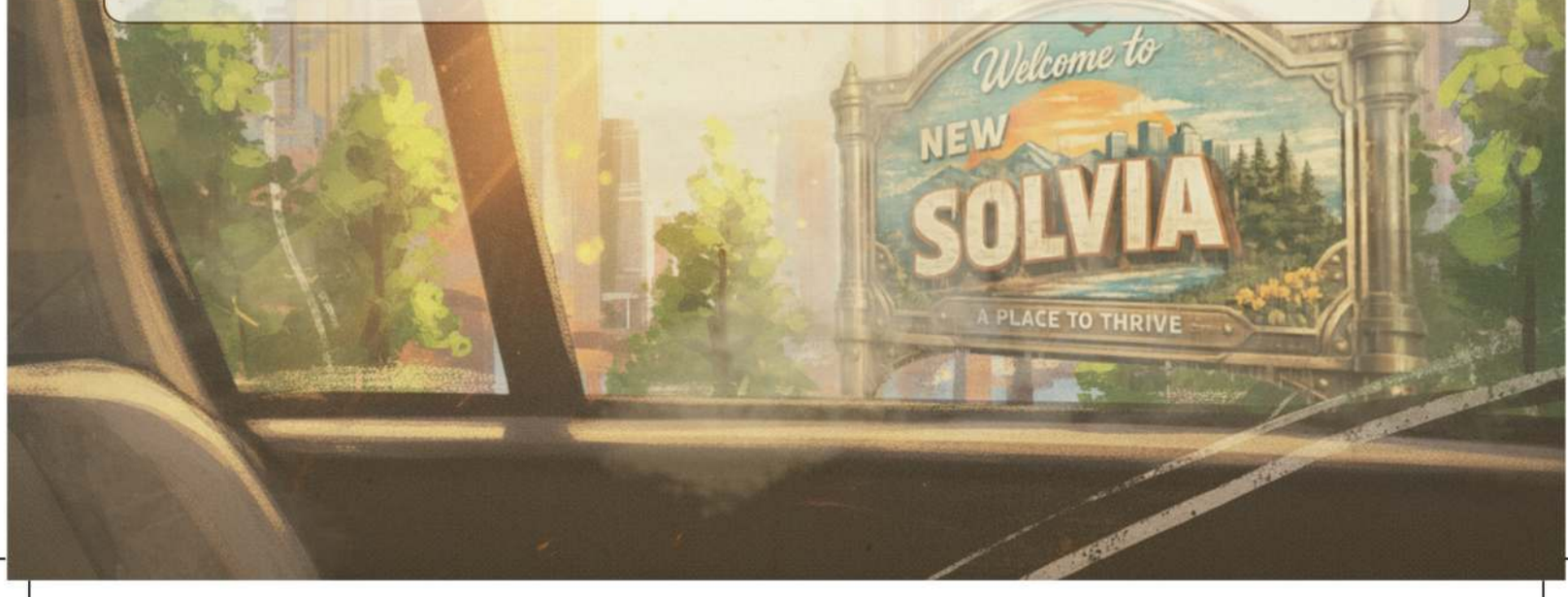
1. Draw cards. All players draw from their deck **until** they have a hand of **5 cards.**

2. Take Turns. The player with the "First Player token" starts. Players take turns clockwise. You are limited to **1 main action** on your turn, plus an **unlimited number of free actions**.

3. Pass. On your turn, you may pass to indicate you are done playing for the remainder of the quarter. The other players continue taking turns until all players have passed.

4. Start a new quarter. After all players have passed, move the quarter marker to the next quarter and set up for the new quarter.

Continue this until you reach Quarter IV and after all players pass in Quarter IV, the game ends. Proceed to End Game Scoring.



On Your Turn

Before you start, don't forget to draw cards from your deck until you have 5 cards on your hand.
On your turn, you have **1 main action** and **unlimited free actions**. Your action will depend on the cards in your hand and the situation on the game board.

Main Actions

Choose 1 of these action as the main action for your turn:

- **Training**
- **Prospecting**
- **Closing**
- **Activate Agents**
- **Buy an Item**
- **Play a card**
- **Pass**

You **always** perform exactly **1 main action** per turn. You may also be able to perform **unlimited free actions** before another player start their turn.

Free Actions

An effect with this icon does not count as the main action of your turn.

On your turn, you can play as many free actions as you like. They can be played **before**, **during** and **after** your main action.



When you play a card, some cards have a Free Action icon.

This means you can play as many Free Action cards as you want during your turn.

Your Hand

Your hand will have 5 cards at the start of each quarter, but your hand size has no limits when you draw cards later in the game.

Effect

You can play the card for its effect.

This effect means you take a token from the supply.



Discourage card

A Discourage card has no effect and can't be played directly from your hand. However, it can be used later when you face the icon explained in the next section (page 11).

Your Player Board

You can take several free actions on your Player Board, as described below. Note that free actions may only be taken on your turn.

Your Play Area

When you play a card, it goes face up on this space. This space is called your play area.



Training

Training Site is a place where you can learn about insurance programs, grow together with the community in the main hall, and share not only your successes but also the challenges along the way. It's also where you can meet your leader for evaluation, discussion, or simply to talk things over.

TRAINING SITES

The Main Board features 5 different Training Sites with different effects. Taking a Training action means placing your Action Pawn on one of these sites, as explained below.



A traning site have
1 **closed space** and 1 **open space**.



Closed Space

Only 1 Action Pawn can occupy this space.



Open Space

Any number of Action Pawns can occupy this space.

To Perform the Training Action:

(1) Place your Action Pawn on a Training Site space (either an open space or a closed space of your choice).

(2) Pay the action cost (if any) to the supply by spending the resources shown on that space.

(3) Resolve the effect indicated by the icon(s) shown on that Training Site.

- : Gain 2 Health Insurance tokens.
- : Gain 2 Critical & Disability Insurance tokens.
- : Gain 2 Life Insurance tokens.
- : Gain 1 Energy token and 1 Motivation token.
- : Gain 1 Courage token, then you may trash 1 card from your hand or .



The player who visits this space takes the First Player token from its current holder.

1 **Example:** Green takes his Main Action to visit the Mentor's Room on the Training Site. He places one of his available Action Pawns on a closed space there.



2 Then, Green has to **sacrifice** a card as action cost. He may choose any card from his hands, but he chooses a Discourage card.



3 Green gains a token and he may trash any card. He choose to trash the Discourage card he just sacrificed, return it to the Discourage deck on the main board. Then, Green takes the First Player token from Blue.



Sacrifice

During the game, you may come across the icon as a cost.

To pay this cost, sacrifice one card by placing a card from your hand face up into your **without resolving its effect**.

You may sacrifice any card. Moreover, you may choose to sacrifice a Discourage card, as this is the only way to play a Discourage card.



Trash

This icon means you may trash **one** card from your hand or to trash pile.

Trashed cards are placed on top of the trash pile on the main board.

Discourage cards are not placed in the trash pile; return them to the Discourage deck instead.

trash pile



Prospecting

PROSPECTING SITES

Prospecting is the action of reaching out to potential clients and agents. It represents building your network, discovering people's needs, and finding those who could become valuable clients or future agents in your business.

In this game, there are 8 Prospecting Sites divided into 2 rows. The Prospecting action involves taking a Prospect card from the main board and adding it to your Reserve Slot, as explained below.

Prospect card

There are three types of Prospect cards:

1. **Clients** will generate commision and income.
2. **Agents** may join your team and provide long-term benefits.
3. **Holiday** will block a Prospecting Site.

Details of each type will be explained later.



To Perform the Prospecting Action:

(1) Place your Action Pawn on an available space in the Prospecting Site of your choice.

(2) Pay the action cost (if any) to the supply by spending the resources shown on that space.

(3) Take a Prospect card from that site.

(4) Place the Prospect card you've taken to one of your Reserve Slot.

(5) Gain the resources shown on that Reserve Slot.

(6) Resolve the site effect (if any) from where the Prospect card was taken.

(7) Slide and refill cards from the Prospect Deck. Do this until all sites are filled, ❗ **except the leftmost site with the Discourage card effect. Do not refill that site until the end of the Quarter.**

Reserve Slot

You have 5 Reserve Slots on your player board. Monday to Friday, they represent your agenda.

Each slot may contain **only 1** Prospect card. Once placed, that card **cannot be replaced**, **moved**, or **trashed** unless instructed by a card effect.

If all your **Reserve Slots** are full, you cannot add another Prospect card.



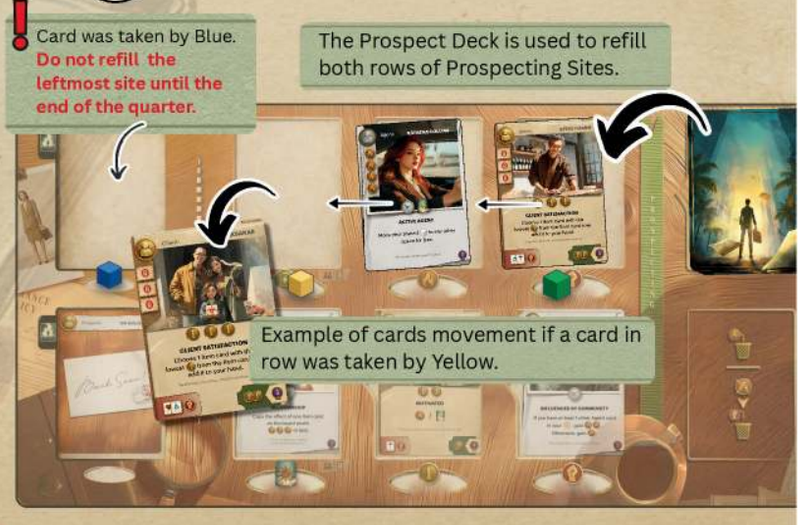
6 Site Effects

Anytime a card from a site with 🔔 was taken by a player, that player must draw an Event card and resolve it for all players. **Other players may not take any free actions during this resolution because is not their turn so they can't do any free actions.** After resolving, trash the card to the Event trash pile above the Event deck.



Anytime a card from a site with 🕴 was taken by a player, that player must add a Discourage card to their ☀.

7 Slide and Refill



Reserve

In the game, some effects will instruct you to **"Reserve."**

To **reserve** means taking a Prospect card of your choice from the Prospecting Site row on the main board without placing your Action Pawn or paying any cost, placing it into one of your Reserve Slots, and then gaining the resources indicated on that slot.

After a card was taken, immediately slide and refill from the Prospect Deck, but do not refill the leftmost site that has the Discourage card effect.

You must still resolve the icon on the site where the card was taken (if any), such as adding a Discourage card or drawing an Event card.

In short: you take a Prospect card from the board for free.

If you play a card that instructs you to **reserve** while your slots are already full, that part of the effect is **ignored**.



Discourage card

Discourage cards are negative cards that represent internal struggles. Discourage is one of the biggest obstacles in your journey as an agent. The more Discourage cards you have, the more likely you are to draw them instead of useful cards.

All Discourage cards are the same, they have no effect. You cannot play a Discourage card, however it can be useful when you encounter as a cost.

Everytime you must add a Discourage card to your , it must be added from Discourage card deck on the board.

At the end of the game, each Discourage card gives you −1 VP (Victory Point).

You may encounter the icon during the game, which allows you to trash any card including a Discourage card. When you do, return it to the Discourage card deck on the main board.

If you need to add a Discourage card to your but none are available, trash 1 to the supply. If you don't have any , trash instead. If you don't have any of them, nothing happens. If multiple players must take a Discourage card at the same time, resolve in First Player order.

Holiday Cards



Holiday Cards represent days when prospects cannot be contacted.

When a Holiday Card enters the Prospect Row, it blocks its site. That site **cannot be visited** by Action Pawns and the card **cannot be taken or reserved** by players. The site becomes available again once the Holiday Card slides to the left.

Holiday Cards counts as Prospect card, so slide and refill just like normal Prospect Cards.

In short: Holiday Cards temporarily block sites and cannot be reserved.

If an effect instructs you to reserve a random Prospect card from the Prospect Deck and you draw a Holiday Card, reshuffle it back into the deck and draw again.



In this case, if *Natasha Collins* was taken from the row, the Holiday card must slide to the left, and he refills the empty site from the Prospect Deck.





Closing

Closing is the process of helping a client obtain the insurance program they need, while also addressing their objections by showing why they should secure protection now rather than later.

In this game, it is one of the key ways for you to earn income and points. The steps for Closing are explained below.



To Perform the Closing Action:

(1) Pay to the supply.

(2) Choose a Client card from your Reserve Slot to attempt the Closing action.

(3) Reveal 0 Objection cards equal to the number of objection icons on your chosen Client card.

a. If any of the revealed cards is "*No Objection*", the attempt immediately succeeds.

b. If none is "*No Objection*", choose and pay the cost of **1** revealed Objection card to succeed.

c. If you cannot pay any of them, the attempt fails.

(4) If the attempt **fails:** add a Discourage card from the board to your . Do not continue to the next step. End your main action.

(5) If the attempt **succeeds:** pay the Client need on the Client card to the supply.

(6) Immediately place the Client card into your Client Record space, attaching it to the lowest ribbon. Then, resolve in **any order:**

- The attached ribbon effect, if any.
- Gain the first commission
- The card's effect.

3

Example: Green choose an objection card that has . Green resolve it by paying .

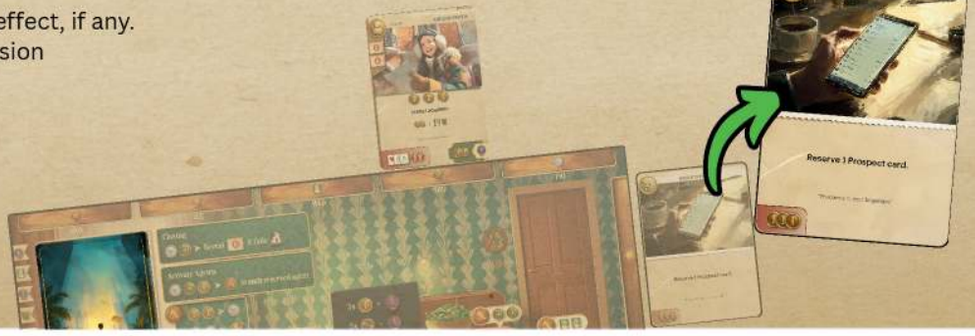




If the attempt fails, remember to add a Discourage card from the board to your .



Example: Green's Closing Action is successful. He immediately places the Client card into his Client Record, attaching it to the lowest ribbon. He gains from the ribbon, then as the first commission. Then he resolves Client's **RECOGNITION** effect: Green take his *Smartphone* card from his back to his hand.





Objection card

Objection cards represent the client's consideration, delays, or potential rejection.

The Objection card deck contains 8 cards in total:
1 card labeled "*No Objection*", and 7 others that each display a specific resource icon.

Whenever you need to reveal , ask other player to shuffle and reveal it for you.

During a Closing Action**,** you only need to **choose 1** revealed Objection card to pay the resource shown on it.

In some parts of the game, you may be instructed to gain resources from the Objection card deck. If you reveal a "*No Objection*" card, reveal again until you reveal a card with a resource and gain that resource.

If multiple players are revealing cards in turn, shuffle the deck after each reveal, before the next player reveals.

Client Record

Client Record is where you keep the Client cards you have successfully closed permanently.

When you successfully perform a Closing action, connect the ribbon on the Client card to the ribbon tail on your player board, **starting from the bottom.**

These ribbons provide benefits you can gain.

Your Client cards will be stacked upwards as you close more clients, keeping the bottom part of each card visible.

If your Client cards exceed the available ribbon slots, continue stacking them upwards, but you do not gain any additional ribbon benefits beyond the 7 ribbons. You will still receive income from these cards later.

Income

At the start of a new quarter, each of your Client cards provides Income. Add together the values shown on the green ticket background of all your Client cards to determine your total income.

The exact timing for receiving Income is explained in the "Start of a New Quarter" section (page 18).



Example: Green has 3 Client cards stacked upwards, allowing him to see the total points accumulated so he will receive 5x at the start of a new quarter.

Activate Agents

Activate Agents represents building your team and helping them take their first steps in the insurance business. By guiding and activating agents, you expand your reach, create new opportunities, and strengthen your business beyond what you can do alone.

You can't build a great business alone. Your agents will make it easier and will earn you points at the end of the game. The steps to activate them are explained below.





To Activate Agents:

(1) Pay to the supply.
(2) You may give (exactly 1) from your supply **to each** reserved Agent card. Place it on top of each Agent card and leave it there until the required motivation is fulfilled.
(3) Check if the required motivation of any Agent card in your Reserve Slots is fulfilled. If an Agent card is fulfilled, return all tokens back to the supply.
(4) Immediately play each fulfilled Agent card into your and resolve the card's effect. If two or more cards are fulfilled in a single action, you may play them in any order.

Note: Unlike Client cards, which stay permanently in your Client Record, your Activated Agent cards will be added into your deck in the next quarter. Later, when you play an Agent card from your hand, resolve the card's effect.



Example: As the game progresses, Green has taken the Activate Agents action twice, so each of his Agent cards now has . One of them is now fulfilled, so he can immediately play the card.

Example: Green gain , and resolve the **RELATIONSHIP** effect.

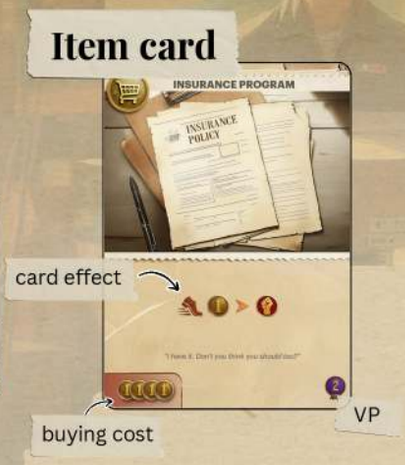
Give

Always use from your supply, unless a card effect specifically tells you to give it from the supply.

You don't have to give to every reserved agent when taking the Activate Agents action, it's optional and you may choose which Agent cards to give to.

Buy an Item





You can improve your deck by buying Item cards from the main board. If your Items work in synergy, they can greatly support your path toward your goal.

To Buy an Item:

(1) Choose an Item card on the main board.
(2) Pay the 1 cost depicted at the bottom of the card to the supply.
(3) Put the Item card face down **on the bottom of your deck.**
(4) Slide and refill cards from the Item deck.



Play a Card

To Play a Card:

(1) Play the card from your hand face up into your ☀.
(2) Resolve the card's effect.

The card remains face up in your ☀ for the remainder of the round (unless you get a chance to trash it).

An effect with this icon is a **free action**. That means playing the card does not count as your main action for the turn.

If the effect is not marked as a free action, it is the **main action** for your turn.

House



There are a few cards with this icon in the Item deck.

House cards cannot be played like other cards. When bought, do not place them on the bottom of your deck. Instead, place them near your ☀, where they remain visible and accessible for the rest of the game.

To activate a House card's effect, place your Action Pawn onto its closed space during your turn as one of your main action, and resolve it once.

Discount effects do not apply when buying this card. **You may only have 1 House card** during the entire game, and once bought, House cards cannot be trashed.

Passing

On your turn, you can choose to pass and manage leftover cards, you may either:
- Place all leftover cards from your hand into your ☀, or
- Keep them in your hand for the next quarter.

If you cannot perform any main action, then you must pass. It is not legal to take a turn with only free actions and no main action.

Once you have passed, you get no more turns for the rest of the quarter. The play continues clockwise, but it skips over you. If you are the only player left who has not yet passed, then you can take multiple turns in a row. The quarter ends when all players have passed.

Start of a New Quarter

If it is not the end of Quarter IV, set up the new quarter by following these steps:

(1) Move the quarter marker to the next quarter.

(2) Resolve the new quarter's effects as explained below.

(3) Gather all cards in your ☀, shuffle them, and place them face down at the **bottom of your deck**.

(4) Clean and refill the main board:

- Action Pawn: Return all your Action Pawns to your player board.
- Cards: Trash all Item cards and Prospect cards in burned slots (black-framed slots) if any. Then, slide the remaining cards to the left to fill any empty slots including the leftmost Prospecting Sites. Finally, refill the empty slot(s) from their respective decks. In rare case, if a deck runs out, no more cards are drawn or refilled from that deck for the remainder of the game. **For 2-player game:** Slots marked with this mark 👥:☐ are also considered burned slots and are trashed during this step.

(5) Start the new quarter. All players draw cards from their deck **until** they have a hand of **5 cards**. If your deck does not have enough cards, just draw them all. The player holding the First Player token begins their turn.

Example: Green keeps 1 card in his hand for the next Quarter, so he only draws 4 cards.





Quarter Effects

- Each player gain income from every client in their Client Record. (page 15)
- Each player gain a time token.
- Each player gain a motivation token.
- Each player add a Discourage card to their ☀.
- Draw and resolve an Event card, read it aloud, and apply its effect to all players. **During this quarter's effect, no players may take free actions.** After resolving, trash the card.

Award card

Each Quarter has its own set of Award cards. Earn them to score points at the end of the game.

At any time during your turn, if you meet the condition shown on the **current** Quarter's Award card, take the top Award card from that Quarter and tuck it under the Award slot matching the current Quarter on your player board, leaving the VP value visible. Then, immediately resolve the benefit of that slot.

You may only take Award cards from the **current Quarter**. If the game is in Quarter II, you cannot take Award cards from Quarter I, even if you meet their conditions.



Example: In Quarter I, Green has 1 Client in his client record, so he meets the Award condition. He takes the top Award card from Quarter I and tucks it under the matching slot on his player board. Then he draws 1 card from his deck.

End of the Game

At the end of Quarter IV, when all players have passed their turns, the game ends. Proceed to the Scoring section.

Scoring

At game end, gather all cards from your , hand, and deck. Prospect cards in the Reserve Slot do not score their printed VP, so just leave them there. Points are earned from the following sources:

- Score VP printed on each Client card in your Client Record.
- Score VP from your connected ribbons.
- Score VP printed on each Agent card.
- Score VP printed on each Item card.
- Lose 1 VP for each Discourage card.
- Score 1 VP for every 3x shown in your income.
- Score 1 VP for every 3 money tokens you have.
- Score 1 VP for every 5 non-money resources you have.
- Score VP from each of your Award card.
- Score VP from completed Personal Goals, if you play with them.

	Green	Yellow	Blue	
	19	30	17	
	3	7	1	
	21	9	33	
	5	1	3	
	-2	0	-4	
	2	4	1	
	1	2	1	
	1	0	1	
	13	10	4	
	7	5	8	
	70	68	65	

The player with the most VP wins the game. **If there is a tie,** the player with the fewest Discourage cards wins. If still tied, the player with the most Money tokens wins. If there is still a tie, the tied players share the victory.

Golden Rule

If an effect cannot be resolved when played, that effect is ignored.

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Effects & Keywords

Many effects simply depict the tokens you gain:

Gain 1 money token. For money you can use a 3-value token to represent .

Gain the indicated tokens.

Gain the indicated tokens.

/ Choose and gain the indicated token.

You may pay the cost on the left to gain the benefit on the right.

Add a Discourage card to your . (page 11)

You may be instructed to gain resources from the Objection card. If you reveal a "*No Objection*" card, reveal again until you reveal a card with a resource and gain that resource. (page 13)

An Action Pawn, which may belong to you or another player, depending on the card effect.

sacrifice. You pay this cost by placing a card from your hand face up into your , ignoring the card's effect.

draw. You may draw a card from your deck. If your deck is empty, then this has no effect.

trash. You may trash a card from your hand or .

phone call. Reserve one Prospect card from any Prospecting Site on the board. You still need to add a Discourage card or draw an Event card if any.

free action. Does not count as your main action for the turn. You can play as many free actions you want before, during and after your main action.

Client Record. An area on your player board, located at the bottom-left corner, where you stack Client cards you have successfully closed.

reserve. Take a Prospect card from the board without paying any cost and placing any Action Pawn. Some effects may instruct you to reserve only an Agent card or a Client card. You cannot take cards from the trash pile or Prospect deck unless the effect explicitly allows it.

reserved. A Prospect card in one of your Reserve Slots, it cannot be replaced, moved, or trashed unless instructed by a card effect.

prospect. A Client, Agent, or Holiday card is called and treated as a Prospect. However, Holiday cards cannot be taken or reserved by any player.

give . Place exactly 1 motivation token on a reserved Agent card. This token must come from your supply, unless the effect specifically says to give it from "the supply".

the supply. Refers to the main pool of resources available to all players. It is located in the center of the table and may also be called the bank. The tokens are limited, but they do not limit players from gaining resources. If the tokens run out, just use something else to replace them.

the board. Refers to the main board.

placed . Action Pawn that has already been placed on any open or closed space. If you move a placed Action Pawn to another space by a card effect, resolve the new space you move to.

activate a Training site. Resolve the effect of a Training Site without placing an Action Pawn.

for free. When an effect instructs you to perform an action for free, you do not pay any cost normally required for that action (including action cost shown on the space).

choose. You can select from the available options. If you are instructed to choose 2 or more, you may select the same option unless the effect specifically tells you to choose different options.

copy the effect. When you copy a card with free action icon, still treated as a Main Action.
If the copied card's effect says "trash this card," trash the card you used to copy instead.

Card Effect Clarifications

Closing Story (Client). The effect says "each player," not "each Action Pawn." This means every player (including you) can only gain once, regardless of how many of their Action Pawns are in the same Training Site as you.

Fortune Favors The Brave (Agent). When you perform a Closing action with this effect, pay first as usual.

Event card reminders

- **During a player's turn**: Only the active player may take free actions.
- **During a new quarter effects**: No player may take any free actions.

Main Actions

Training (page 11)
Prospecting (page 12)
Closing (page 14)
Activate Agents (page 16)
Buy an Item card (page 17)
Play a card (page 17)
Pass (page 17)

Starting Resources

Player 1:
Player 2:
Player 3:
Player 4: