**CHARACTER ADVANTAGES AND DISADVANTAGES**

Heroes often have edges, those abilities and characteristics that set the hero above the average person. This could be the “look of eagles,” or Daredevil’s super senses, or anything that grants a hero an advantage.

Conversely, heroes often have flaws that threaten to bring the hero down. Think of Odysseus, dallying with Circe while suitors to his “widow” threaten his family and home. Superman is vulnerable to kryptonite. Neo doubts that he is the “One.”

The following lists of advantages and disadvantages are intended to provide those edges and flaws that heroes need to truly be heroic. While using an advantage to win can be satisfying, overcoming a flaw to save the day is truly heroic! Additionally, minor advantages and disadvantages can also provide personality to characters (player and non-player). Note that players who role-play their disadvantages should receive character points for doing so. See Character Improvement for more on character points.

Note that **the GM must approve all advantages and disadvantages** **purchased**. Not all are appropriate to each campaign. In addition to purchasing advantages and disadvantages during character generation, some may be purchased during game play using character points awarded during gaming sessions. This will allow characters to gain additional advantage/disadvantage abilities or get rid of disadvantages, again at the approval of the GM. Advantages and disadvantages added during game play should make sense in context of the session and campaign. For instance, if a character has experienced a terrible shock, it would make sense for the character to add the Nightmare disadvantage. A character experiencing high Gs for the first time might on the spot discover he has High G Tolerance by purchasing the advantage (also on the spot). The GM may rule that some advantages cannot be purchased after character generation, such as Fast Learner or Eidetic memory (your character would already have manifested these early in life). Additionally, some advantages should be considered to be innate talent and cannot be improved after the initial purchase (Catlike Agility is a good example of this). Option: The GM could allow these to be improved, but the cost should be doubled per rank. If an advantage cost is 2 points per rank, increasing it from 1 to 2 should cost 4 points and from 2 to 3 should cost 8 points.

Some disadvantages may not be purchased back, depending on the game setting. For example, physical infirmities may not be eliminated without a technological/magical rationale. As an example, a paraplegic might get his legs regenerated by ultra-modern medical science, or have cybernetic replacements by post-modern medical science, or have the legs re-grown by magic in a fantasy setting. In modern America, he would have to settle for a wheel chair or prostheses. Some disadvantages may be bought off, but again, a good rationale is needed. For example, Addict may require expenditure of money to pay a psychiatrist or enter a facility and will take at least several weeks.

On variable cost items, the low end of the range represents a minor advantage or disadvantage, while the high end represents a major one. The GM will provide final determination as to the nature of any variable cost advantages or disadvantages, using the following example: “Ally” at 2 points would represent an average person, 6 points would be a heroic person, and 12 points would be a super-heroic person, if the ally were to be a combat buddy. Conversely, if the ally is contributing only in a monetary fashion, 2 points would be an average person and 12 points would be a multi-millionaire. Most advantages/disadvantages can only be purchased once, and may be improved later, but only with GM permission and a good rationale. [*Example: Acute Hearing can be purchased once at rank 1, 2, or 3. If the advantage were originally purchased at rank 1, the player would need to be able to convince the GM that the character could indeed gain more sensitive hearing.*] Generally, advantages/disadvantages should be difficult to improve (i.e. make them better, which for disadvantages would be decreasing or removing the disadvantage). However, if training could improve an advantage/disadvantage, use the rules from the character improvement section. Advantages/disadvantages that may be readily improved are noted in the Effect descriptions. Note that the improvement may still require training or the expenditure of resources. [*Example: A character has Alternate Identity at rank 1 and decides he needs to make the identity more secure. The GM may rule that the character must spend several weeks bribing appropriate persons; alternatively, the GM may rule that the character must pay a hacker to change appropriate records. In both cases, the character must spend a significant amount of money and the process should take some extended time (at least several weeks).*]

Some advantages may be augmented by other advantages, such as with Animal Magnetism and Attractive. In these cases, add the bonuses from each applicable advantage. Purchasing advantages and disadvantages that offset each other is silly and should not be done.

Certain advantages/disadvantages, such as “ally,” may be purchased multiple times; each purchase is for a separate advantage/disadvantage, rather than an upgrade/downgrade to an existing one. [Example: *The second time ally is purchased, the character spends the necessary points and acquires a second ally. This ally is a separate and distinct person from the first or subsequent allies the character acquires. This may be as subtle as two different friends, or as divergent as a friend and a bodyguard.*] Certain items have improved versions and may be purchased as an upgrade with the GM’s approval. Also, note that the GM’s approval is required for any purchase of multiple advantages/disadvantages. These are identified in the effect description. Note that many disadvantages not so noted could be bought off with the appropriate expenditure of cash and time for counseling or training, but are not easily changed and may also require several consecutive willpower or learning tests.

Finally, note that there are times that advantages and disadvantages may act against or in favor of the character, respectively. For example, a character with Animal Magnetism and Attractive advantages might be kidnapped because he/she is so desirable. If an explosion temporarily deafens a group of characters, a character with the Deafness disadvantage would be unaffected (he is already used to operating in a soundless world)

| **Advantages** | **Rank Limit** | **Cost per Rank** | **Effect** |
| --- | --- | --- | --- |
| Acute Hearing | 3 | 1 | The character receives a +1 bonus per rank on Awareness tests based on hearing. |
| Acute Taste & Smell | 3 | 1 | The character receives a +1 bonus per rank on Awareness tests based on taste and/or smell. |
| Acute Vision | 3 | 1 | The character receives a +1 bonus per rank on Awareness tests based on vision. |
| Agile | 3 | 3 | The character is especially agile and receives a +1 bonus per rank on agility-based tests. |
| Air of Mystery | 1 | 3 | The character may perform minor feats that surprise people, such as appearing and disappearing at opportune times. The character may seem to be mysterious and a bit intimidating. |
| Alertness | 3 | 1 | The character receives a +1 bonus per rank on all Awareness tests. Improvable |
| Ally | 6 | 2 | The character has an "ally" of some sort. The GM will use the ally’s resources and ability to help the character to determine the cost. A friend with no wealth, influence, or combat ability would cost 2 points, whereas a wealthy, influential friend would cost 10 or more. This advantage may be purchased multiple times to represent additional allies. Improvable, Multiple |
| Alternate Identity | 3 | 5 | The character has a secret identity with ID, etc. The more ranks, the more solid and secure the identity is. The total cost is the penalty to any attempts by outsiders to uncover the secret identity. Improvable, Multiple |
| Ambidextrous | 2 | 2 | Rank 1: The character has no penalty to off-hand use, reduce two-weapon attack penalty to -1/Rank 2: Two-weapon penalty is 0. Improvable, but difficult to do so. |
| Animal Empathy | 1 | 1 | The character receives a +2 bonus on attitude/reaction rolls with animals. |
| Animal Magnetism | 1 | 1 | The character receives a +2 bonus to influence others whose preferred gender is the same as the character’s gender. |
| Attractiveness | 2 | 2 | The character receives a +2 bonus per rank to appearance and on attitude/reaction tests made by persons who regard the character as their preferred gender. Improvable with plastic surgery |
| Attuned to Nature | 3 | 2 | The character receives a +1 bonus per rank to all actions pertaining to nature, including animal interactions and wilderness survival. |
| Attuned to Technology | 3 | 2 | The character receives a +1 bonus per rank to all actions pertaining to designing, building, repairing, and using electronic devices. |
| Blue Blood | 8 | 2 | The character is of noble descent and adds the rank as a bonus to social skill tests (although, this may be a penalty depending on the attitude(s) of the person(s) interacted with). Alternatively, see the Social Standing rules below. The character must also take High Social Standing at rank 4 in order to take any ranks in Blue Blood. Improvable, such as being granted a higher title by the King/Queen |
| Catlike Agility | 2 | 1 | The character receives a +2 bonus on climbing and balance tests. |
| Centered | 1 | 3 | The character receives a +3 bonus to his mental resistance on opponents’ tests attempting to control or influence the character, including through magic/psychic abilities. |
| Clerical Investment | 6 | 1 | The character is a member of the Clergy and receives the appropriate religious knowledge and status. Rank 1 is the lowest level of the type of clergy and additional ranks indicate higher levels in the clerical hierarchy. The character must have Faith at rank 2+ to take this advantage. Improvable |
| Combat Reflexes | 3 | 3 | The character receives +1 on initiative tests per rank and +1 on physical defense per rank. |
| Combat Veteran | 1 | 3 | The character rolls initiative twice and keeps the best roll. |
| Common Sense | 1 | 2 | This is a resistance vs. Stupidity, The GM will provide limited advice if asked and will warn the character if he is about to do something that common sense would advise against. If the player overuses this advantage, the GM should put a limit of the number of times per session it can be used. |
| Contacts | 3 | 2 | You have friends in high or low places (choose which) that can provide information at rank 1+. At higher ranks, the contacts may also provide minor assistance. Improvable, Multiple |
| Crack Driver/Pilot | 1 | 2 | The character chooses whether this bonus will apply to driving or pilot skill. Thereafter, he receives a +2 per rank on all tests involving that skill and the physical defense of the vehicle he is driving/piloting is increased by 2. |
| Danger Sense | 1 | 3 | The character is never surprised and may act normally when opponents surprise the character’s group. |
| Debt | 6 | 1 | Some one owes the character money, from a few hundred to a few thousand dollars, dependent on the number of ranks taken. Conversely, the debt may be a favor that is owed that would be comparable to the aforementioned monetary debt. Improvable, Multiple |
| Detached | 1 | 4 | The character is detached from physical stimuli and may use psychic powers when injured with no wound penalties until fully incapacitated. |
| Dexterous | 3 | 3 | The character is especially dexterous and has a +1 bonus per rank on dexterity-based tests. |
| Disease Resistance | 1 | 3 | The character receives +3 to all disease resistance tests |
| Double-Jointed | 1 | 1 | The character receives a +3 bonus to tests where this would be an advantage, primarily in escape tests. |
| Eidetic Memory | 1 | 3 | The character has a photographic memory and normally is able to exhibit near-perfect recall. In stressful situations, he receives a +10 bonus on memory tests. |
| Empathy | 1 | 3 | The character is able to get feelings about people (may ask the GM for a hint once per encounter about a person's personality). |
| Enchanting Voice | 1 | 2 | The character’s voice is naturally beautiful and soothing. The character receives a +2 bonus to presence-based skills that include a verbal component, such as seduction and singing. |
| Exceptional Potential | 1 | 3 | The character may choose one attribute that can be increased one above the normal maximum (i.e. the max will be 19). The character may pay to increase the attribute as many times as it takes to reach 19. Multiple |
| Faction Favorite | 1 | 2 | The character belongs to a faction of an organization and is considered a “golden boy” by members of that faction. The character receives a +2 bonus on social tests with members of that faction. |
| Faith | 6 | 1 | The character has faith in something. This could be in a religion, science, or philosophy. The character receives a +1 bonus per rank to willpower-based tests where his faith would be of aid (GM decision). Improvable |
| Fast Learner | 1 | 3 | The character receives a +2 bonus on learning tests and skill increases are -1 character point cost. |
| Flow of Ki | 1 | 3 | The character is in tune with his ki. By spending 1 to 3 rounds focusing his ki, the character will reduce physical action target numbers (including combat) by one per round spent focusing. |
| Good Natured | 3 | 1 | The character has a cheerful and sunny nature. The character receives a +1 bonus per rank to social interactions and people generally are friendly to the character. |
| Good Reputation/Status | 1 | 2 | The character receives a bonus of +2 per rank on Attitude/reaction tests to appropriate persons. The advantage is only usable with a clearly defined group, such as space pilots, physics scientists, etc.) Multiple |
| Guardian Angel | 1 | 10 | The character has someone (or something) watching over him and may help in times of need. This help will usually be subtle. |
| Healer’s Touch | 3 | 1 | The character is a natural at comforting sick and injured people and receives a +1 bonus per rank to any medical or healing tests when treating others. |
| Heat Sight (Infravision) | 1 | 5 | The character is able to see in complete darkness by sensing heat differentials in his surroundings. This advantage will require a technological or magical explanation to be purchased. |
| Hideout | 2 | 5 | The character has a secret hideout that has a +5 per rank difficulty to find. At rank 1, the hideout will accommodate up to 3 people and has supplies for a month. At rank 2, the hideout will accommodate 10 people for a month. Improvable, Multiple |
| High G Tolerance | 1 | 2 | The character is able to withstand double the Gs the average person can take before passing out. |
| High Pain Tolerance | 1 | 3 | When wounded, the penalties to the character are reduced by 1. The character also receives a +3 bonus to resist torture. |
| High Social Standing | 8 | 1 | The character is of higher than average social standing. Add the rank above average as a bonus to social skill tests (although, this may be a penalty depending on the attitude(s) of the person(s) interacted with). Alternatively, see the Social Standing rules below. Improvable |
| Higher Education | 8 | 1 | The character’s education was above average. Each point purchased is the equivalent of 2 years of college for the average student. Add the rank as a bonus to any academic/scientific skill tests. Alternatively, see the education rules below. Improvable |
| Immune | 1 | 10 | The character is immune to something. This could be bullets, melee weapons, fire, cold, etc. The character may take this advantage multiple times and essentially become invulnerable. The GM must agree to the immunity and the character must also take the Vulnerability disadvantage each time he takes Immunity. Multiple |
| Immunity to Disease | 1 | 6 | The character never gets sick. This includes immunity to nasty stuff like Ebola, anthrax, and smallpox |
| In Plain Sight | 5 | 2 | The character has no memorable features and blends into scenes like a piece of the background. The character receives a +1 bonus to all disguise, stealth, and surveillance type tests and all awareness tests to notice the character are at -1 per rank. Improvable |
| Innate Armor | 10 | 3 | The character has an innate armor value of 1 in each type of armor value (impact, ballistic, energy) for each rank. The GM must determine if this advantage is appropriate in his campaign. |
| Innate Weapon | 3 | 3 | The character has innate weaponry, such as claws, razors, etc. The innate weapon adds 1D per rank. |
| Internal Compass | 1 | 1 | The character may make an Awareness test with a target of 15 to know the direction. The character also has no ill effects from zero-g. |
| Intuition | 1 | 2 | When needed to make a decision, the character may get a hint from the GM to make the right choice, once per session. |
| Jack of All Trades | 1 | 5 | The character has no penalties when making attribute use tests for craft/technical skills not possessed. |
| Language Talent | 1 | 1 | The character learns languages easier than most people. He receives a +2 bonus to learning tests and reduces language skill costs by 1 character point. |
| Legal Enforcement Powers | 6 | 2 | The character is a cop or FBI, etc., and may make arrests, be allowed on crime scenes, examine case files, etc. Extra ranks indicate higher rank in the particular agency. |
| Lightning Calculator | 1 | 2 | The character is able to do complex math in his head. He receives +2 bonus on build/repair skills and +3 on gambling. |
| Literacy | 1 | 0/2 | If high tech/low tech. This is the ability to read and write. This may not be purchased if Higher Education is purchased. See the Education rules below. This is only an advantage in low tech/illiterate cultures. |
| Longevity | 1 | 3 | The character has double the normal life expectancy of his species and ages proportionately. |
| Luck | 2 | 3 | The character is lucky and may re-roll one test per hour/half hour of game time, depending on rank. |
| Magic Resistance | 3 | 2 | The character is resistant to spells/psionics and his psychic/spell defense is increased by 1 per rank. |
| Magical Aptitude | 1 | 4 | The character must purchase this advantage to learn and use magic spells and skills. The character must already have the Psionic Aptitude and Psychic advantages. |
| Math Ability | 1 | 2 | The character receives a +3 bonus on math tests, and a +2 bonus on engineering tests. |
| Military Rank | 10 | 1 | The character is an active member of armed forces with commensurate duties/perks. The levels are: 1-private, 2-corporal, 3-sergeant, 4-Lieutenant, 5-Captain, 6-Major, 7-Lieutenant Colonel, 8-Colonel, 9-Brigader General, 10-Major General. It is suggested that unless the GM has a specific campaign in mind, that ranks above 5 not be allowed. Improvable if still in career |
| Minor Power | 1 | 4 | The character has a minor special power. See the rules on Powers. |
| Musical Ability | 3 | 1 | The character receives a +1 bonus per rank on musical tests. |
| Natural Leader | 3 | 1 | The character receives a +1 bonus per rank on leadership and command tests. |
| Night Vision(Low-light Vision) | 2 | 2 | The character can see well in the dark, receiving half penalties/no darkness penalties. This applies to light equivalent to starlit skies, but not to total darkness (such as in a cave or sub-basement. |
| No Sleep | 1 | 5 | The character requires no sleep so long as he performs an uninterrupted hour of meditation daily, |
| Nose For Trouble | 1 | 3 | The character is allowed awareness/perception tests to sense trouble even when such a test would not normally be allowed. |
| Off The Grid | 3 | 5 | At rank 1, any research into a character results in a complete but clean record, no matter the character’s true past. At rank 2, the record is clean, but only basic information is available. At rank 3, no record of the character can be found. Improvable |
| Path Natural | 1 | 2 | The character is a natural adept at one skill at which he is talented (see the Talent rules). The player selects the skill with the GM’s approval. The cost to increase the skill is 2 points less than the normal cost. |
| Patient | 3 | 1 | The character is able to deal with well with confrontational social situations and receives a +1 bonus per rank on willpower or presence tests to remain calm. |
| Patron | 12 | 5 | The character has a patron, This is similar to the Ally advantage, but the character has obligations to the patron and must from time to time perform duties or undertake missions (although most likely with pay) for the patron. The patron may be an individual, a corporation, or government. The power and aid available from the patron are in accordance with the character points spent on this advantage. Improvable, Multiple |
| Peripheral Vision | 1 | 3 | The character has excellent peripheral vision, which prevents flank attack and blindside bonuses to attackers who are attacking from the side. This does not extend to attackers directly behind the character. |
| Poison Resistance | 3 | 1 | The character has an innate resistance to toxins and receives a +1 bonus per rank on tests to resist poisons, drugs, and alcohol. |
| Powerful Presence | 1 | 3 | The character receives a +3 bonus on presence-based tests. |
| Psionic Aptitude | 1 | 4 | The character may use Psionic powers. The character must already have the Psychic advantage. |
| Psychic | 1 | 4 | The character has Psychic abilities as determined using the rules from the Psionics and Magic section. |
| Rapid Healing | 3 | 2 | The character receives a +1 bonus per rank to healing tests (see the Healing rules in the Combat Section) and healing times are reduced by 20% per rank (80%/60%/40%). |
| Rapid Regeneration | 1 | 25 | The character regenerates wounds and damage, including organ damage and severed limbs. The character receives a healing test each round and if successful, the character’s damage is reduced by one level (see the Healing rules in the Combat Section). The character receives one healing test if he is outright dead; if successful, his status is improved to dying but stable (see Damage rules in the Combat Section). If the test fails, the character is dead and receives no further healing tests. The cost for this advantage is only 10 if the character already has the Regeneration advantage. |
| Reduced Sleep | 1 | 2 | The character needs only half as much sleep as the average member of his species |
| Regeneration | 1 | 15 | The character regenerates wounds and damage, including organ damage and severed limbs. The character receives a healing test each hour and if successful, the character’s damage is reduced by one level (see the Healing rules in the Combat Section). The character receives one healing test if he is outright dead; if successful, his status is improved to dying, but stable (see Damage rules in the Combat Section). If the test fails, the character is dead and receives no further healing tests. |
| Resistant | 1 | 3 | The character is resistant to an environmental or attack vector. This is usually cold, heat, or radiation. The character shifts effects to the next category, i.e. takes no damage at the point that most people would, instead taking damage at the next level where most people would take a higher level of damage. |
| Savant | 1 | 10 | The character receives a +5 bonus on tests for one specified skill. This effectively a "super" talent. |
| Savvy | 1 | 2 | The character receives a +2 bonus to his social defense to any attempts to fool, lie to, or otherwise deceive the character. |
| Sex Appeal | 1 | 3 | The character receives a +3 bonus on social skills affecting the preferred gender. |
| Signature Item | 3 | 1 | The character is associated with an item. At rank 1, the item is small and of no real significance. At rank 2, the item is of significance. At rank 3, the item is large and significant. Think of a character who always wears a hat, the Lone Ranger’s silver bullets, and the Batmobile as examples of each rank. Improvable, Multiple |
| Special Power | 1 | 8 | The character has a special power. See the rules on Powers. |
| Steady Calm | 1 | 3 | The character is always calm and doesn’t get surprised or excited easily. The character receives a +3 bonus against social, combat, and magical attacks (such as fear) where calmness would help. |
| Sterility | 1 | 1 | The character is sterile and will not produce children; he is unconcerned (or happy) about this. |
| Strength of Psyche | 1 | 2 | The character may make an intelligence test against a target of 15. If successful, he receives a +2 bonus on an intelligence-based test that immediately follows. |
| Strong | 3 | 3 | The character is stronger than he/she looks. Strength bonus is +1 per rank. |
| Strong Willed | 3 | 3 | The character receives a +1 bonus on willpower-based tests. |
| Talented | 5 | 3 | The character chooses a skill to be talented in. He receives a +1 bonus per rank for that skill. |
| Time Sense | 1 | 1 | The character always knows the time and how much time has elapsed since recent events. In addition to other uses the character may put this to, he does not need a watch. |
| Totem/Spirit Guide | 1 | 5 | The character has a spirit mentor who assists in spell learning. The character receives a +3 bonus to spell design and spell learning tests. At the GM’s discretion, the character may receive bonuses and penalties to spellcasting based on the totem. The character will have to act in accordance to the totem’s tenets or lose all bonuses and penalties until ritually purified and behavior is back in line. |
| Tough | 3 | 5 | The character is tougher than normal and receives 5 additional hit points per rank. If using the non-hit point option, this gives the character +5 damage resistance per rank. |
| Toughness | 3 | 3 | The character is tougher than normal and receives 5 additional hit points per rank. |
| True Love | 1 | 4 | The character has a true love. The character must make a willpower test with a base target of 20 and a +4 difficulty to betray his love. The character receives a +4 bonus on all tests involving actions taken to defend his love. |
| Twin Link | 2 | 3 | The character has a permanent psychic bond with another person. At rank 1, the bond allows the characters connected to feel what the other is experiencing (empathy). At rank 2 the characters share a telepathic link (which includes an empathic link). The range for an empathic link is unlimited and the range for a telepathic link is 50 miles. The link is always present in the background, but must be concentrated on to actively use it. |
| Two Handed Fighting | 1 | 4 | The character has no penalties when making attacks on a single target with a weapon in each hand. |
| Un-aging | 1 | 10 | The character selects an age; he does not age beyond that. The cost for this advantage is reduced by one for each five years beyond 30 for the selected age. |
| Undying | 1 | 40 | The character receives the Un-aging, Rapid Regeneration, Immunity to Disease, and Poison Resistance advantages at a reduced cost. |
| Unusual Background | 1 | 1-6 | The GM and Player collaborate on an unusual background for the player. The benefits of the background will determine the cost of this advantage. |
| Wealth | 6 | 2 | The character is wealthier than average. The character receives increased income as follows: rolls on all archetype cash and income rolls are made at X3 per rank (i.e. X3, X6, X9, or X12). |
| Wild Talent | 1 | 4 | The character has a wild psychic talent at level 1 (randomly select a talent). He must make a willpower test 20 plus wild talent rank to use this talent. The ability to control this talent cannot be improved unless the character purchases the Psychic advantage; the character then has a +1 to psychic/spell effects related to his wild talent. |

| **Disadvantages** | **Rank Limit** | **Cost per Rank** | **Effect** |
| --- | --- | --- | --- |
| Absent Minded | 1 | -2 | The character forgets little things. An intelligence test with a target of 16 is required for using an item (did he remember to bring his gun, or to load it?) |
| Addiction | 6 | -1 | The character has an addiction. A cost of -1-3 is a legal substance (e.g. cigarettes, caffeine. or alcohol) and -4-6 is illegal drugs. The character receives a +1 difficulty on all actions for each 24-hour period without intake until the character exceeds the detox time for the substance (depends on drug, cost per dose, number of doses daily, etc.).  |
| Age | 1 | -1 per 5 yearsover 50 | The character begins play older than the normal PC. The character may lose attribute points due to aging. |
| Albinism | 1 | -8 | The character is an albino is extremely sensitive to sunlight. The character takes 1D6 damage each hour spent in sunlight and is -2 on tests made in sunlight. In addition, albinos are typically less healthy than normal and have their toughness and constitution attributes reduced by 2. |
| Alcoholism | 1 | -3 | The character is an alcoholic. He must make a willpower test with a target of 16 to avoid a drink, If the test fails, he goes on a binge and is at -6 for ALL actions for 4 hours, -5 for all actions for the next 4 hours, etc. until 24 hours have passed without a drink. |
| All Thumbs | 3 | -3 | The character lacks dexterity and takes a -1 penalty per rank on dexterity-based tests. |
| Allergy | 3 | -1 | The character is allergic to something (the player and GM should determine what). The character has a -1 penalty per rank to all actions when in the presence of the allergen. The character may take medications that alleviate the condition. Improvable |
| Amnesia | 2 | -3 | The character doesn’t know his personal history/or has a blank character sheet with only attributes. In the latter case, the GM will inform the character of skill levels if a skill is attempted. Improvable |
| Amorous | 1 | -3 | The character must make a willpower test 16 or make a pass at best looking member of preferred gender present, regardless of the consequence. The character must make a willpower test 21 to resist seduction attempts by member of the preferred gender. |
| Arrogant | 2 | -2 | The character’s arrogance causes him to receive a -1 per rank on attitude/reaction tests of others. |
| Aversion | 1 | -3 | The character has a physical aversion to something. When that something is presented against him, he must stay at least 10 feet from that something. The player and GM must agree on what the something is. Think garlic or holy symbols for vampires. This disadvantage may be taken multiple times with each iteration representing an additional aversion. Multiple |
| Bad Reputation/Status | 4 | -1 | The character receives the disadvantage rank (-1 to -4) as a penalty to attitude/reaction from appropriate NPCs. The rank is also added to the fame total as a positive number to determine if the character is recognized. This disadvantage is limited to a clearly defined group, such as space pilots, physics scientists, etc.). Improvable |
| Bad Temper | 1 | -2 | The character must make a willpower test with a target of 16 in stressful situations. If the test is failed by 5 or less, the character is required to take verbal action. Otherwise, the character must attack the person causing the stress. Improvable |
| Berserker | 1 | -3 | The character must make a willpower test with a target of 20 to avoid going berserk in a stressful or combat situation. The character ignores wound penalties while berserk, but must attempt to kill anyone he sees, including his friends. The character must make a willpower test 20 to leave the berserker state. |
| Big Mouth | 1 | -1 | The character tends to blab all the time. In stressful situations, the character says truthful, but hurtful things. The character must make a willpower test with a target of 16 to hold his tongue in stressful situations. |
| Black and White | 1 | -1 | All things are good or bad with no in between in the perception of the character. |
| Blind | 1 | -6 | The character is unable to see and automatically fails all sight based Awareness tests and is -10 in combat. The character may take acute hearing and/or acute taste/smell at 1/2 cost. |
| Blood Magic | 1 | -5 | The character must sacrifice his own blood to do magic/psionics. The character takes one point of physical damage per 3 points of base depletion for each spell cast/psionic power used. |
| Bloodlust | 1 | -2 | The character must make a willpower test target 16 to accept surrenders or take prisoners or will otherwise attempt to kill all his opponents, including prisoners. |
| Broke | 2 | -3 | The character is continually broke. At rank 1, the character forfeits half of any money he earns, wins, etc. At rank 2, the character forfeits three-quarters of any money. Improvable |
| Bully | 2 | -1 | The character is a bully, and receives a -2 penalty per rank on all attitude/reaction tests involving people who recognize that. |
| Chip on the Shoulder | 2 | -2 | The character must specify what this is in regard to. The character must verbally or physically attack whoever provokes the chip on shoulder unless he makes a successful willpower test 16 with a -2 penalty per rank. |
| Clumsy | 3 | -3 | The character is clumsy and has a -1 penalty per rank on agility-based tests. |
| Code of Honor | 3 | -1 | The character has a code of honor involving one to three principles that he must adhere to. The code must include principles that the GM agrees likely could impact the character in game play. Actions to dissuade the character from his code are at +3 difficulty for the person attempting same. |
| Color Blindness | 1 | -1 | The character is color blind and takes penalties as appropriate the situation, The penalty will generally be -1 for most tasks involving color, but the GM can make the penalty greater for certain tests. |
| Combat Indecisive | 1 | -2 | The character tends to hesitate in combat situations. The character rolls initiative twice each round and takes the worst roll. Improvable |
| Combat Paralysis | 1 | -4 | The character tends to freeze in combat situations. The character must make a willpower test target 16 to function normally in combat. The test is rolled each round in the character’s action phase as defined by his initiative. Once a successful test is made, the character will function normally for the remainder of the combat. Improvable |
| Combat Stress | 1 | -3 | The character suffers from combat stress (PTSD) and receives a penalty of -3 on social interactions with civilians (social, presence, and attitude/reaction tests). The character must also make a Awareness test 16 to avoid taking combat actions at any perceived threat. Improvable |
| Complex Needs | 4 | -1 | The character’s basic needs have some form of limitation or requirement, such as kosher food, vitamin supplements, no milk, no wheat, etc. |
| Compulsive Behavior | 4 | -1 | The character must make a willpower test 16 plus 1 to 4 (17-20, based on the disadvantage rank) to avoid compulsive action. The character chooses a compulsive behavior with the GM. Higher ranks increase the frequency and severity of the compulsion |
| Compulsive Liar | 1 | -3 | The character is a compulsive liar and must make a willpower test 16 to avoid lying, embellishing, etc. |
| Contrarian | 1 | -4 | The character is a champion of lost causes. The character has a -4 penalty in social situations when a lost cause comes up. |
| Cowardice | 1 | -3 | The character must make a willpower test each round to act in the face of danger. Once a test is successful, no further tests are required for the duration of the situation. The test is 21 if faced with deadly danger (a firefight) or 16 if faced with less deadly danger (a barroom brawl). The character also receives a -2 attitude/reaction from those who know of his cowardice. Improvable |
| Credo | 2 | -3 | The character has a credo, such as no man left behind. At rank 1, the character may only ignore his credo if he makes a willpower test 16 with a -3 penalty. At rank 2, he cannot ignore his credo. |
| Creepy | 1 | -3 | The character exudes bad vibes and receives a -5 penalty on most social test. However, the character receives a +5 bonus on socially confrontative skills, such as intimidation, interrogation, or torture. |
| Criminal Past | 1 | -3 | The character has served time and will have a -3 penalty in social interactions when others are aware. |
| Crude | 1 | -2 | The character uses coarse and inappropriate language and has a -2 attitude/reaction in social interactions. Improvable |
| Curiosity | 1 | -2 | The character is curious about anything he doesn’t understand. He must make a willpower test 16 (possibly at +1 or +2 difficulty depending on circumstances) to avoid snooping. |
| Dandy | 1 | -2 | The character is always well dressed and if his duds get dirty or torn, he will be at a -2 on all actions until he can change them. |
| Daredevil | 1 | -3 | The character is a thrill seeker and must make a willpower test 16 to avoid doing things in ways that would be more exciting, but also more risky and difficult. |
| Dark Secret | 3 | -2 | The character has a secret, which if known, (1) would cost him serious prestige or money, (2) is a felony worth 10 years in prison, or (3) is so heinous law enforcement officers would shoot him on sight. |
| Deafness | 1 | -4 | The character cannot hear and receives penalties as appropriate for each situation. The character receives a -4 penalty to hearing-based learning and Awareness tests, but receives a bonus of +3 on all lip-reading or sign language skills. |
| Deep Sleeper | 1 | -3 | The character must make an Awareness test 16 to wake up and is at +1 difficulty on all actions for the following 10 minutes. |
| Deformity | 1 | -3 | The character has a deformity. He is at +1 difficulty on skills affected by the deformity. |
| Delusions | 3 | -1 | The character has a delusion from a quirk to a major delusion (based on the rank). The delusion must be role-played effectively or the GM can force the character to buy off the disadvantage. |
| Dependents | 8 | -1 | The character has someone who is dependent on him. This could be a child, spouse, lover, parent, friend who is an invalid, etc. The character must make provision for the care of the dependent during game play, such as sending money to the person. Higher ranks may denote a higher level of dependency or multiple dependents or a combination of the two. Improvable, Multiple |
| Disfigured | 1 | -3 | The character is disfigured and receives a -3 penalty on visual interactions. Conversely, the character receives a +3 bonus when using intimidation. |
| Duty | 3 | -2 | The character has a duty to someone (family, friends, an organization). When Duty calls, Rank 1 generally provides inconveniences; Rank 2 may occasion some danger; Rank 3 may be life threatening. Improvable, Multiple |
| Dwarfism | 1 | -2 | The character has dwarfism and receives penalties as appropriate for each situation (vehicle controls are unreachable, etc.). The character also receives a -1 penalty on attitude/reaction rolls. |
| Dyslexia | 2 | -1 | The character has a minor/major reading disability. The character must make literacy tests with a penalty of -2 per rank |
| Enemy | 10 | -2 | The character has an enemy. Someone or some organization wants to imprison, kill, humiliate, etc. the character. The higher the rating, the tougher the enemy and/or the more he hates you and wants inflict greater harm. This disadvantage must start at Rank 2 and may be purchased multiple times to create additional enemies. Multiple |
| Epilepsy | 1 | -6 | The character has epilepsy. A failed willpower test 11 in a stressful situation brings on a seizure during which the character is helpless for 4-16 (4D4) rounds. |
| Eunuch | 1 | -2 | The character has had his/her sexual organs altered so they no longer function or has no interest in sex. He/she is immune to seduction, but receives a -1 attitude/reaction from persons aware of this. |
| Famous/Infamous | 6 | -1 | The character is famous/infamous and instantly recognizable wherever he goes within the locale of his fame. This causes the character and group problems as the locals interfere with their activities. The locales 1-6 are: small town, large town, city, state, country, continent, global. The player and GM should determine whether the character is famous or infamous and why based on the overall character concept and other advantages, disadvantages. |
| Fanaticism | 3 | -1 | The character is fanatic about something and must role-play a very strong belief. His fanaticism will result in a -1 penalty per rank to attitude/reaction rolls. |
| Flashbacks | 1 | -3 | The character has flashbacks to a traumatic situation. When in a similar situation, the character must make a willpower test 16 or flashback, causing him to possibly attack his friends or innocent people or cause harm to himself. Improvable |
| Fragile | 3 | -5 | The character is not as tough as the average person and has 5 less hit points per rank. If using the non-hit point option, this gives the character -5 damage resistance per rank. |
| Fugitive | 1 | -4 | The character is wanted by law enforcement agencies for capital crimes. Lawmen will recognize him on a Awareness test +2 difficulty roll and act appropriately. |
| Gigantism | 1 | -2 | The character is huge for his species and receives -2 on attitude/reaction rolls, -1 on physical defense, and other penalties as appropriate. The character will have trouble with normal beds, chairs, doorways, etc. |
| Glory Hound | 1 | -2 | The character must make a willpower 16 test to avoid having to take actions that might be considered glorious. The character must make the same test to avoid taking credit for accomplishments that are not solely his. |
| Gluttony | 1 | -2 | The character must make a willpower test 16 to avoid eating/drinking whenever supplies are available until he has consumed double the normal rations for a meal. |
| Greed | 1 | -3 | The character must make a willpower test 16 to avoid monetary temptations. The test target increases if the money gets too good. |
| Gullibility | 1 | -2 | The character is easily deceived and must make a Awareness test 16 to not believe a lie |
| Hard of hearing | 3 | -1 | The character has hearing impairment and +1 difficulty on all hearing Awareness tests. |
| Hemophilia | 1 | -6 | The character is a “bleeder.” He continues to take damage each round equal to 10% of the total damage previously taken until wounds are treated. |
| Honest | 1 | -5 | The character will always tell the truth and never break his word. |
| Hunted | 1 | -15 | This is similar to enemy, except that whoever is after the character is actively looking for him and the character must continually be looking over his shoulder. There should be some presence of the hunters at least every other game session. If the character is captured, he can expect to be imprisoned for life at best and tortured and killed at worst. |
| Illiteracy | 1 | -2 | The character is illiterate. Only in high tech cultures is this a disadvantage. This may not be purchased if Lower Education is purchased. See the Education rules below. |
| Illness | 1 | -3 | The character has a chronic illness that while not life-threatening, causes the character to have a -3 penalty on all physical actions and a -1 to -3 penalty on mental actions. |
| Impatient | 1 | -2 | The character is impatient and receives a +1 difficulty on extended actions. All attempts to cause the character to lose his cool are at +2. The character receives a -1 penalty to willpower tests to remain calm in stressful situations. |
| Impulsiveness | 1 | -2 | The character is impulsive. He cannot stand to make plans for more than 30 seconds. If the other characters are making a plan, he will start doing something without waiting for them. |
| Ineptitude | 1 | -2 | The character is inept at a skill and always uses it with -2 penalty. This is the opposite of a talent. |
| Intolerance/Prejudice | 1 | -4 | The character is intolerant of some species, lifestyle, or behavior (decide with GM approval what this is) and is at +2 difficulty in interactions with persons of that group. The character receives a -2 on attitude/reaction rolls from those who do not share his views if they are aware of them. |
| Jealousy | 1 | -3 | The character believes he is better than others and resents anyone who comes off better than him. This needs to be role-played, and may result in negative attitude/reaction rolls by others in response. |
| Kleptomania | 1 | -3 | The character must make a willpower test 14 or steal an item when an opportunity to do so exists. |
| Klutz | 3 | -1 | The character is continually tripping over his own feet and receives a -1 penalty per rank to any agility-based tests. |
| Lame | 2 | -4 | The character has a bad leg. Rank 1: He can only operate at 3/4 speed, is -3 to physical defense and -3 on melee skills. Rank 2: He is at 1/4 speed, requires a prosthesis, crutch, etc., and is -6 to physical defense and -6 on melee skills. |
| Law-abiding | 1 | -4 | The character will not break the law. |
| Laziness | 1 | -2 | The character avoids work at any cost – role-play it. |
| Lightweight | 3 | -1 | The character has a lack of resistance to toxins and receives a -1 penalty per rank on tests to resist poisons, drugs, and alcohol. |
| Low Pain Threshold | 1 | -3 | The character is less able to resist pain. All wound penalties are at +1. Tests to resist threatened pain, such as in intimidation or interrogation situations are at +1 difficulty. |
| Low Potential | 1 | -4 | The character’s maximum for one attribute is 17. In addition, costs to increase that attribute are doubled. |
| Low Social Standing | 8 | -1 | The character is of lower than average social standing (although, this may be a penalty depending on the attitude(s) of the person(s) interacted with). Typically, subtract the rank from social tests. Alternatively, see the Social Standing rules below |
| Low-G disorder | 2 | -3 | The character has low bone density from time spent in low/zero gravity and has +1 difficulty per rank on all strenuous physical activities as well as +1 D6 damage per rank from falls when in normal Earth gravity. Double the effects in a high gravity environment. |
| Lower Education | 8 | -1 | The character’s education is below average. Use the rank as a penalty to any academic/scientific skills. Alternately, see the Education rules below. Improvable |
| Manipulative | 3 | -2 | The character manipulates people in order to achieve his goals. |
| Megalomania | 1 | -2 | The character is thinks the world of himself. The character must also take fanaticism with an object of self. Others generally have a -2 attitude/reaction, but other fanatics looking for cause will be +2 attitude/reaction. |
| Memorable | 4 | -1 | The character is easily recognizable. Attempts to describe the character or pick him out of line-up are at +1 per rank. |
| Mental Derangement | 1 | -2 | The character has a mental derangement (select an insanity and role-play it). The character may be held in a mental hospital for treatment and if known, may receive a -2 penalty on attitude/reaction roll penalties. |
| Migraines | 5 | -1 | The character has migraines. The character and GM should set a trigger for the migraines to occur (could also be random). The character is at -2 to all actions per rank during an episode. Episodes should last 12 to 48 hours normally. At rank 5, the character is essentially bedridden until the migraine passes. Migraines may be mitigated with some drugs/medical treatments (which may have their own side-effects), but it is suggested that these treatments only reduce one or two ranks worth of penalties at best. |
| Miserliness | 1 | -2 | The character must make a willpower test 16 to spend money. The character will always look for best deal and complain how much he has to pay. The character will never own multiple sets of armor, more than one weapon of each type for his skills, etc. |
| Mistaken Identity | 2 | -1 | The character looks like a celebrity and may be mistaken for him, or the character resembles a wanted felon. |
| Mistreated Minority | 4 | -1 | The character is a member of minority group in his culture and receives penalties of -1 per rank on social interactions due to race, religion, gender, etc. |
| Mute | 1 | -4 | The character is unable to speak and must use notes, keyboard, sign language, etc. to communicate. The player may not speak to others in the group to offer suggestions or warnings when the characters are “in the field.” |
| Neat-freak | 1 | -2 | The character is constantly cleaning. This may be annoying to others. |
| Nightmares | 3 | -1 | The character has nightmares at least twice a week. The character is at +1 difficulty for all actions for 1D6 hours after awakening. |
| No Sense of Smell/Taste | 1 | -1 | The character has no sense of smell/taste and automatically fails all Awareness tests related to those senses. Otherwise, role-play it. |
| Obsession | 1 | -4 | The character is obsessed with something or someone and will do whatever is necessary to obtain that thing or person. The character must make a willpower test 21 to ignore his obsession temporarily (for one day). |
| Odious Personal Flaws | 3 | -1 | The character has some sort of bad personal habits, such as picking his nose in public, not using deodorant, or never bathing. The character receives a -1 penalty on attitude/reaction rolls and his habit may have other game effects, such as an enemy smelling him at an inopportune moment. Improvable |
| One Arm | 1 | -4 | The character has only one arm and may not use equipment requiring two arms. The character must make tests at -4 when two arms would be normally assumed for a skill. The character may offset some of the penalty with a prosthesis. |
| One Eye | 1 | -3 | The character is blind in one eye and receives +1 difficulty on attack, dodge and other skills requiring depth perception. Visual Awareness tests have a -2 penalty. |
| One Hand | 1 | -4 | The character has only one hand and may not use equipment requiring two hands. The character must make tests at -4 when two hands would be normally assumed for a skill. The character may offset some of the penalty with a prosthesis. |
| Outcast | 1 | -4 | The character is blacklisted by his former organization. This is not equivalent to Enemy, but will cause difficulties in situations when people from that organization are involved. |
| Overconfident | 1 | -2 | The character tends to overestimate his abilities and underestimate the danger presented by opponents or situations. The character must make an intelligence test 16 (i.e. +1 difficulty) to act with normal caution. |
| Overweight | 2 | -2 | The character is overweight/fat. The character receives a -1 penalty per rank to initiative and his extra weight counts as encumbrance, with penalties and bonuses as appropriate. |
| Overwhelmed | 1 | -3 | The character is overwhelmed by stressful situations. All tasks performed under chaotic conditions are at +2, difficulty. The character may avoid the penalty by making a willpower test 21. |
| Pacifism | 2 | -3 | The character detests violence. At rank 1 the character will never initiate combat, will fight only to defend himself or others, and if possible, will only inflict non-lethal damage. At rank two the character is totally non-violent and will never harm another. |
| Paranoia | 1 | -2 | The character never trusts anyone except old friends, but keeps an eye on them too. Others’ attitude/reactions are at -2 if they know. |
| Paraplegic | 1 | -6 | The character must use a wheelchair. The character’s physical defense is -5 and he may not use dodge. |
| Path Inept | 1 | -5 | The character is unnaturally inept at a skill at which he has the ineptitude disadvantage. In addition to the ineptitude penalties, the cost to increase the skill is 2 points more than the normal cost. |
| Personal Haunting | 3 | -2 | A spirit is haunting the character. The spirit power is low, medium, or high depending on the rank. Low power spirits are mostly annoying, but high power spirits can be deadly. |
| Phobia | 5 | -1 | The character has a phobia agreed on with the GM. Whenever confronted with the phobia, the character is at a -1 penalty per rank on all actions. |
| Poor Sight | 3 | -1 | The character is at +1 difficulty per rank on all tests involving sight. This is correctable with glasses or contacts. |
| Poverty | 1 | -10 | Poverty is worse than Broke. The character must relinquish money earned/received in his occupation or adventuring over and above the level required to maintain an "impoverished" lifestyle. The character has a –4 penalty to archetype cash and income rolls. Improvable |
| Practical Joker | 1 | -2 | Whenever the opportunity presents itself, the character must attempt some sort of practical joke on a friend, acquaintance, or party member. |
| Primitive | 1 | -1 per tech level lower | The character is from a primitive society and may not use high tech equipment until this disadvantage is bought off. Improvable |
| Provisional Member | 1 | -3 | The character is new at his job/organization. The character is at +1 difficulty on social rolls with other members and his security clearance is minimal. Improvable |
| PSI/Spell Focus | 2 | -3 | Rank 1: The character must conjure verbally or somatically. Rank 2: As rank 1 plus the character must have a material psi/spell focus. |
| Psychic Feedback | 3 | -2 | The character’s use of psychic/magic powers causes physical repercussions, including automatic depletion and accompanying migraines that make the character –2 per rank on all actions following the use of those powers for 1 hour per rank. |
| Pyromania | 1 | -1 | The character must make a willpower test 10 daily to avoid setting a fire. |
| Quirks | 5 | -1 | The character has 1 to 5 quirks, such as distinctive dress, affectations, etc that help define the character. |
| Rapid Aging | 1 | -3 | The character has half the normal life span for his species and ages proportionately faster. |
| Ritual Spellcaster | 1 | -5 | The character may only cast spells or use psionic abilities after performing a ritual lasting one hour per point of energy required. |
| Rival | 3 | -1 | The character has a rival, someone who competes with him and constantly tries to show him up. Like an enemy, but less so. A Rank 3 rival may be converted to a Rank 2 enemy by taking the additional -1 point. |
| Routine-bound | 2 | -2 | The character is mired in routines and habits. The character must make a willpower test 16 with a penalty of -2 per rank to break a routine. The character would be happy to help with your investigation, but tonight is grocery shopping. Maybe right after that. |
| Sadism/Masochism | 1 | -2 | The character must make a willpower test 16 to break off combat or otherwise stop hurting another or allowing himself to be hurt. |
| Sense of Duty | 1 | -4 | The character has a sense of duty or responsibility regarding something or someone. The character must act within the parameters established with the GM regarding the sense of duty. |
| Short | 2 | -1 | The character is short for his species. Speed is three quarters normal and the character may face some societal obstacles, such as -1 per rank attitude/reaction for prospective dates. |
| Shy | 3 | -1 | The character is shy and doesn’t function well in social interactions with persons not well known to him. When the character is the center of attention, +1 difficulty on social actions and +2 difficulty on performing or oration actions per rank. |
| Skinny | 1 | -1 | The character is below average weight and has a -2 penalty on overbearing attacks and a -2 penalty on disguise and shadowing skills due to his distinctive body shape. |
| Slow Healing | 1 | -3 | The character is a slow healer. All healing times are increased 50%. |
| Sniffles | 1 | -3 | The character always seems to have a minor disease, like a cold or flu. If it is going around, the character will catch it. The character will have something at least half the time. There are no direct game penalties, but people may avoid contact with the character when he is obviously sick. In addition, when sick and to his disadvantage (sneaking up on someone, hiding, etc.) he will invariably sneeze or cough. |
| Social Stigma | 4 | -1 | The character carries some sort of social stigma and has -1 per rank on attitude/reactions from people who are aware of the stigma. There may be societal restrictions placed on the character as well. |
| Socially Awkward | 3 | -1 | The character is not good in social situations and has a -1 penalty per rank to any interactions in social settings involving more than 4 people. |
| Soft-hearted | 2 | -1 | The character must make a willpower test 16 (+1 difficulty) to prevent intervention in a situation where someone is suffering. At rank 2, the character must intervene. |
| Space sick | 1 | -2 | The character suffers from space sickness and is at +3 difficulty on all actions or +1 difficulty if using medication to alleviate his symptoms. |
| Speech Impediment | 1 | -1 | The character’s speech is difficult to understand. In stressful situations, listeners must make a Awareness roll to understand what the character is saying. |
| Split Personality | 2 | -2 | The character suffers from a split personality or multiple personality disorder. Role-play it. People will have a -3 on attitude/reactions if aware of problem. |
| Sterility | 1 | -2 | The character is sterile and cannot produce children; he is not happy about this and seeks medical means to change his condition. |
| Stingy | 3 | -1 | The character hates to spend money or give it to anyone. The character must make a willpower 16 test at -1 per rank to spend money beyond the basics required to maintain his life style. |
| Strange Luck | 1 | -5 | The character is lucky in a strange way. Once per session, either the character or GM may invoke Strange Luck. Something will happen that will be both advantageous and disadvantageous to the character. For instance, the character may almost avoid certain death in an accident, but then slip on some ice and break a leg. |
| Stubborn | 3 | -1 | The character is sure his way is the right way and insists that others do it his way. This results in a -1 per rank on attitude/reactions from those affected. The character may give in only if he makes a willpower 16 plus one per rank (17-19) or if another character succeeds at a presence based test against the character at a penalty of -1 per rank. |
| Stutter | 1 | -2 | The character’s stutter causes a -2 on attitude/reaction. Some skills or professions may be unusable. |
| Superstitious | 2 | -2 | The character is mildly to very superstitious. The character must consult his horoscope, change directions if a black cat crosses his path, etc. To act against his superstitions, the character must make a willpower test target 16 with a penalty of -2 per rank. |
| Tech-Hex | 1 | -12 | This disadvantage is limited to characters that also have the Magic advantage. The GM may require this disadvantage for such characters. Tech Hex limits the character’s use of high-tech equipment. See the Magic rules for more information. |
| Terminal Disease | 1 | -6 | The character has been diagnosed with a terminal disease and has been given 6-36 months to live. The GM will tell the character when he dies. Depending on the disease, the GM may start imposing penalties on the character that grow progressively worse as the character nears his time of death. |
| Territorial | 1 | -2 | The character is territorial and suffers penalties when away from his home range. Whenever away from home turf, he is at +1 difficulty on all mental and social actions. |
| Truthfulness | 1 | -3 | The character is innately truthful. To keep silent about a lie, he must make a willpower test target 16. To actively lie, he must make a willpower test 21. |
| Unattractiveness | 3 | -2 | The character’s appearance ranges from unattractive (rank 1) to unsettling (rank 2) to downright ugly (rank 3). The character suffers a -2 penalty per rank in any face-to-face social interactions. |
| Unhurried | 1 | -3 | The character is not in a hurry to perform tasks. He must make a willpower test at 18 to start any non-combat task. He does not have problems finishing tasks, just getting them started. |
| Unlucky | 1 | -3 | The character is just unlucky. Once per session, something will go wrong. The GM may improvise, or simply require him to re-roll a successful test. |
| Unsettling Effect | 1 | -3 | When the character uses psionics or magic, it causes anyone present to feel weird and uneasy. If they learn the cause, reactions may range from social interaction penalties to physical attacks. |
| Vengeful | 1 | -2 | The character doesn’t let slights go easily. He must make a willpower test target 16 to resist paying back a slight at the first opportunity. |
| Vow | 3 | -1 | The character has made a vow to do or not do something; the higher the rank, the bigger the vow. Role-play it, but the GM may require a willpower 16 plus rank for the character to avoid action related to the vow. |
| Vulnerability | 1 | 5 | The character has an intrinsic vulnerability to something. Whatever it is causes normal damage if the character is normally immune to something, or may cause extra damage. Think silver with werewolves. This disadvantage must be taken each time the Immune advantage is taken. |
| Weak | 3 | -3 | The character is weaker than he/she looks. Strength bonus is -1 per rank. |
| Weak Stomach | 3 | -1 | The character suffers a -1 penalty per rank to all actions when in the presence of blood and gore. The character must also make a willpower test 16 at a -1 penalty per rank to avoid throwing up. |
| Weak Will | 4 | -1 | The character is weak willed and receives a -1 per rank on willpower tests. |
| Wild Talent | 4 | -1 | The character has a wild psychic talent at level 1 to 4 that causes trouble. He must make a willpower test 20 plus wild talent rank in stressful situations to avoid talent use. The ability to control this talent cannot be improved unless the character purchases Psychic and buys off this disadvantage. |
| Wimp | 3 | -3 | The character is less tough than normal. Toughness bonus is -1 per rank. |
| Youth | 3 | -2  | The character is 4 to 6 years under age (-2 per year younger than 18), The character receives a -2 on adult attitude/reactions to his ideas, he is barred from bars, etc. However, the character may be able to use his youth as an advantage in certain situations. |

**OPTIONAL EDUCATION RULES**

The Education Rules may be used either as the result of the Education Rating attribute generation or through the Advantages/Disadvantages purchase process. If the Education Rating is generated, the player may use the Advantages/Disadvantages purchase process to increase the rating, but not decrease it.

Education is a rough measure of the amount of formal schooling the character has completed. This will automatically begin at whatever the average normal education for the culture the character grew up in. For example, typical 21st century characters from the USA would have a high school education and perhaps some college or trade school. The Education Table below is based on the early 21st century timeframe. Average characters from a medieval culture would probably be illiterate, so the GM must determine the exact penalties or bonuses for his campaign. The education level is determined by the character’s background from *Section 4 – Starting a Character*. The character’s education level is the cost in points for that level (just as with purchasing advantages and disadvantages.

The education level will have an effect on certain skills. The player may determine if the character’s education level reflects college or trade school. As such, the level provides the following modifications to certain skills:

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| --- |
| Table 8-1Education Bonuses/Penalties |
| **Die Roll Results** | **Education Stat Cost** | **Education Equivalent** | **Literacy** | **Math1** | **Adv Math2** |
| 3 | -8 | No formal education. Illiterate. | 0 | 0 | 0 |
| 4 | -7 | ABC’s. Count to 10. | 0 | 0 | 0 |
| 5 | -6 | Read poorly. Count to 100. | 1 | 1 | 0 |
| 6 | -5 | Early grammar school reading. Some basic addition and subtraction skills. | 1 | 1 | 0 |
| 7 | -4 | Mid to high-level grammar school reading and writing. Multiplication and division.  | 2 | 2 | 0 |
| 8 | -3 | Middle school reading and writing. Fractions | 3 | 3 | 0 |
| 9 | -2 | High-level middle school level. Read simple texts adequately (newspapers, novels). Geometry. | 4 | 4 | 0 |
| 10 | -1 | High school literature and composition. Trigonometry. | 5 | 5 | 0 |
| 11 | 0 | High school diploma. High school literature and composition. Algebra. | 5 | 5 | 1 |
| 12 | +1 | AS. College level literature and composition. Physics, Calculus. [Or a Trade.] | 5 | 5 | 2 |
| 13 | +2 | BA. [Or Trade school +1] | 6 | 6 | 3 |
| 14 | +3 | MA. [Or Trade school +2] | 6 | 6 | 3 |
| 15 | +4 | PhD. [Or Trade school +4] | 7 | 6 | 3 |
| 16 | +5 | Multiple Degrees. [Or Trade school +5] | 7 | 6 | 3 |
| 17 | +6 | Multiple Degrees. [Or Trade school +6] | 8 | 6 | 3 |
| 18 | +7 | Multiple Degrees. [Or Trade school +7] | 8 | 6 | 3 |
| 19 | +8 | Multiple Degrees. [Or Trade school +8] | 9 | 6 | 3 |

1. General skill. If degree field, see Education Adjustments on Skills.

2. Chose one specialization.

##

## Education Adjustments on Skills:

### College

Characters with Ed +1 are considered to have completed a two-year Associate’s degree. The character chooses a degree field (major) at rank 3 and three associated skills. He then adds 2 points to each of the three skills. If the skill was previously gained (such as math) the points are added to the previous score. Otherwise, he now has a rating of 2 in each of the three skills and automatically gets all the other attendant benefits of a two-year college career (see Archetypes).

Characters with Ed +2 are considered to have completed a four-year Bachelor’s degree. The character chooses a degree field (major) at rank 4 and three associated skills at rank 4. Further, the character chooses a minor and two associated skills at rank 2. He automatically gets all the other attendant benefits of a four-year college “career” (see Archetypes).

For each additional point in the Education beyond +2, the character gains a bonus point in each major and minor skill. If he has a +5 or more, indicating multiple degrees, he chooses a major for each degree, but no minor (it is assumed his minor became the second degree). The character automatically gets all the other attendant benefits of a four-year college and a two-plus year academia career (see Archetypes).

Example: A character with Ed +3 chooses a major of History and a minor of English Literature. He chooses three history related skills, in this case ancient history, European history, and geography, and two English Lit skills: Writing and Literature. The character previously completed a BA, so the major skills would be rated at 4 and the minor skills rated at 2. He has Ed +3, and now has an MA, so 3 - 2 = 1. The character adds 1 point to each of the major and minor skills.

Example: A character with an Ed stat of +8 chooses math and physics as his two majors (he has a double PhD.) He chooses Math, General; Math, Algebra; Math, Theoretical; and Math, Calculus for one major and Physics General, Physics FTL, and Quantum Physics for the other. All 7 skills would be noted at rank 4 (Bachelor degree) and then 6 points added to each (8 - 2 = 6) for the advanced degrees.

Education modifications are the only instance an initial skill rank may begin higher than 6, and such skills do not count against the limit on rank 5 and 6 skills the character may otherwise choose.

Note that each of these characters could purchase other college and academia skills using their starting Character points.

### Trade School

This is where a character chooses a trade. He selects three skills that relate to that trade, much as a collegian would choose a major and its associated skills. One skill is named the primary and the other two the secondary skills. As trade school training is more intensive than college in academic skills—no frivolous classes or emphasis on extra-curricular activities—at Ed +1, the character gains his primary skill at rank 4 and his secondary skills at rank 3. However, he receives no minor skills, and his literacy, math, and culture skills to not increase on the basis of his education.

For each additional point in Ed level, the character adds a point to each of his three trade skills. At Ed +5 and above, he is considered to have gained a second trade, and gains a second primary and secondary skill set. These begin at rank 4 and 3 respectively. With each additional purchase of Ed level, the character adds the bonus points to each skill in each set.

*Example: A character with Ed +3 chooses trade school over college. He selects Artist as his trade, and chooses oil painting as his primary skill, with watercolor, and sculpture as his secondary skills. He completes trade school and has a rank 4 in oil painting, and is rank 3 in the others. His Ed level adds 2 points to each skill (3 - 1 = 2) and has rank 6 in oil painting and rank 5 in watercolors and sculpture.*

*Example: A character with an Ed stat of +8 chooses trade school over college. He selects Carpenter and Machinist as his trades (Ed +5 and up receives two trades). He selects carpentry as his primary skill, and joinery and woodcarving as his secondary skills. For machinist, he selects machining as his primary skill, and lathe operator and mechanics as his secondary skills. His first primary skill begins at rank 10 (4 for completing trade school and 6 bonus points) and the related secondary skills begin at rank 9 (3 for completing trade school and 6 bonus points). His second primary skill begins at rank 4 plus one bonus point per level since gaining the skill at Ed +5 (8 – 5 = 3) for a skill rank of 7. The secondary skills would be 3 plus 3 or skill rank 6.*

As above, Education modifications are the only instance an initial skill rank may begin higher than 6, and such skills do not count against the limit on rank 5 and 6 skills the character may otherwise choose.

With the GMs approval, players may choose to spend beginning character generation points to raise or lower a randomly rolled education stat (gaining points if reducing the stat).

**OPTIONAL SOCIAL STANDING RULES**

The Social Standing Rules may be used either as the result of the Social Rating attribute generation or through the Advantages/Disadvantages purchase process. If the Social Rating is generated, the player may use the Advantages/Disadvantages purchase process to increase the rating, but not decrease it.

Social Standing is a rough measure of the character’s status in society. This will automatically begin at the average for the culture the character grew up in. Social Standing may be an indication of the economic state of the character and character’s family, a cultural social hierarchy, or a combination of both. Note that Social +8 doesn’t necessarily mean the character is a prince or celebrity, but that others from his culture would confer the same social considerations to him. Examples of 21st century USA and medieval Social Standings are in the following table. Note that the medieval social standings are heavily weighted to the have-nots. A character’s fame level will add to his social standing if his fame is such that the people he is interacting with would recognize him.

The social standing is determined by the character’s background from *Section 4 – Starting a Character*. The character’s social standing is the cost in points for that level (just as with purchasing advantages and disadvantages; see *Section 9 – Advantages and Disadvantages*).

| Table 8-2Social Standing |
| --- |
| **Roll** | **Stat** | **Class (Modern USA)** | **Class (Medieval)** |
| 3 | -8 | Homeless Person | Slave |
| 4 | -7 | 2nd Generation Welfare Recipient | Thrall |
| 5 | -6 | Welfare Recipient | Serf |
| 6 | -5 | Illegal Alien | Serf |
| 7 | -4 | Lower Middle Class (Blue collar) | Serf |
| 8 | -3 | Lower Middle Class (Blue collar) | Serf |
| 9 | -2 | Lower Middle Class (Blue collar) | Serf |
| 10 | -1 | Middle Class (White collar) | Serf |
| 11 | 0 | Middle Class (White collar) | Yeoman |
| 12 | +1 | Middle Class (White collar) | Merchant |
| 13 | +2 | Upper Middle Class (Professional) | Craftsman |
| 14 | +3 | Upper Middle Class (Professional) | Knight |
| 15 | +4 | Upper Class (Tycoon) | Baron |
| 16 | +5 | Upper Class (New money) | Earl |
| 17 | +6 | Upper Class (Old money) | Marquis |
| 18 | +7 | Upper Class (Celebrity) | Duke |
| 19 | +8 | Upper Class (Celebrity) | Royalty |

##

## Social Standing Adjustments

The Social level may cause adjustments to social interaction tests. For example, a baron trying to convince a serf to do something may receive a hefty bonus. Conversely, a baron trying to convince a socialist union member to do something may receive a hefty penalty.

The circumstances wherein such bonuses or penalties should accrue are left to the GM’s discretion. When the GM feels it is appropriate, he may choose to levy appropriate bonuses or penalties. The circumstances may depend on the game-style: heavy role-players would probably make use of Social Status adjustments on a continual basis. Other groups may find the process tedious, and the GM may wish to use this only when especially germane. *Example: The GM does not normally concern himself with enforcing Social Status adjustments. However, in this case, a player character crashes a party to hopefully gain information needed to solve the current scenario. The character is a lower-class sneak thief with a Cockney accent. The party is an upper-crust affair with only well-to-do merchants and noblemen present. The character forges an invitation and steals a tux, but when he starts talking to anyone at the party, he will soon find himself ostracized, and likely the host will become aware of someone not invited and have him tossed out.*

In the example above, because the character otherwise blended in, he would not be subject to any penalties until he spoke. A fussy GM might decide that the character didn’t tie his cravat correctly and give him a minus 1 from the outset. A really nasty GM might decide that in addition to the cravat, the character’s posture and body language give him away, and levy a -3 until he talks.

The lesson here is that social adjustments may be avoided by appearances. If the character appears to fit into the right social strata – through dress, accent, or other less noticeable criteria – there will be no adjustment. If the character has a fit-in skill or an acting skill, he may take the amount the test result succeeds over the target number to offset any penalty; any left over points may be, at the GM’s discretion, used as a bonus (this bonus should probably not exceed 3 in any event).

To determine the bonus or penalty for casual social interaction adjustments, add the absolute value of the social stat bonus/penalties of the two characters together and divide by two. *Example: The thief character above has a Social -2. The host is a baron, and has Social +4. The absolute values added together are 2 and 4, for a total of 6, divided by 2 is 3. The result of 3 is then applied as a bonus or penalty as the GM judges best.* Casual interactions would typically be meeting on the street or other public place.

To determine the bonus or penalty for serious social interaction adjustments, use the difference between the Social Status of the two characters. *Example: Using the thief and the baron from above in the party situation, the difference between the stats is 6. The GM would judge whether to use this as a bonus or penalty. In this situation, it is a penalty of -6 to the thief’s attempts to gain information or talk his way out of being thrown out.*

Other social interaction adjustments may be inferred from fame level or profession. If a renowned professor possessing two PhDs were known to the baron from above, the professor’s fame level of 2 would give the professor an adjustment of 2 to his social interaction tests. If the baron were favorably impressed with the professor, this would be a +2. If the baron were to be totally opposed to the professor’s teachings – say, the professor advocates evolutionary theory and the baron is a strict creationist – it would be a -2. Conversely, in the latter case, the baron’s Social +4 is four greater than the professor’s status of 0, and ordinarily the baron’s interaction tests with the professor would be at +4. However, the baron’s attitudes regarding the professor’s theories cause the professor’s fame rating to be added to the social difference for a total of 6, and thus the professor’s social tests with the baron would be at -6.

Social interactions and any adjustments are very subjective. It is better to role-play these situations, keeping in mind the factors that would cause adjustments (the professor doesn’t know the baron thinks he and his theories are absolutely ridiculous, so he will tend to act favorably to the baron’s requests [remember the +4 social difference] unless he does become aware of them). However the GM shouldn’t hesitate to use social tests and interaction adjustments when necessary to move the game along.