**2025 Maryland Chapter Stock Pickers’ Contest Rules
and Entry Form**

1. Each Maryland Chapter club or individual member is allowed one entry.
2. To win, you or your club must be a member of Maryland Chapter throughout the contest period. Chapter volunteers may participate, but not win cash prizes.
3. Prize structure:
If 12 or more entries are received, prizes will be:
     $100 (first place), $50 (second place) and $25 (third place).
If less than 12 entries, the contest will be for “bragging rights” only and
     no cash prizes will be awarded.
4. Contest begins on Saturday, January 25th and runs through Saturday, August 23rd with two trading days (Saturday April 5th and Saturday June 14th). All Buy/Sell orders must be submitted by 4 p.m. on the Contest Start date and the Trading Days.
5. There is no entry fee for the contest, but any contribution to the chapter will be appreciated and will be used to help with the contest operation costs. (Contribution instructions are at the end of the Rules).
6. Each entrant is given a virtual $50,000 to invest in a portfolio of stocks. If stock purchases exceed available cash, transactions will be executed in the order on the Entry (or Trading Day) form until funds are exhausted.
7. All portfolios must contain a minimum of 5 and a maximum of 10 stocks with a minimum price of $1/share. No single stock can be more than 25% of the total investment. (Whole shares only.)
8. **Important: Contestants are responsible** for alerting contest officials to any unusual circumstances involving the companies in their portfolios. Such situations would include: “Special” dividends, stock splits, spin-offs and mergers ETC
Regular dividends for the companies in the contest will be monitored by contest officials.
9. Use the Contest entry form (last page) to enter and Trading Day forms (available prior to trading days) to modify portfolios. Entry and Trading Day forms may be submitted early, but all prices will be updated based on the last trading day prior to start of contest or trading day. All Entry forms must be received by 4 PM, Saturday January 25th.

##### Download the 2025 Maryland Chapter Stock Pickers’ Contest Entry Form

PDF Format

Word Docx Format

Email completed entry and any other Stock Picker’s communications to:

“StockPickers@maryland.betterinvesting.net”

For questions about just the Stock Picker's Contest, contact us stockpickers@Maryland.betterinvesting.net

**How the Contest is Run**

1. A master list of all stocks (prices and dividends) in the contest will be created.
2. Each contestant will have their own record based on the master list from the initial entry form and trading day information.
3. Closing Prices from last trading day (taken from Yahoo Finance) will be placed in the master file at the beginning of the contest and updated every two weeks until the end of the contest.
4. Numbers of shares resulting from a split or spin-off will be truncated to whole shares and cash for the partial shares added to appropriate contestants account.
5. Pending dividend information will be added to the master list at beginning of contest and updated at week 8, week 18, and at the end of the contest. Dividends for any stocks added on the trading days will be updated as of the trading day. Dividends will be credited to each account when the “Pay Date” is reached if owned on the “Ex Dividend Date”. At the end of the contest, any dividends that have been accumulated (past ”Ex Dividend Date”) but not paid by the contest end (“Pay Date” after contest end date) will be credited as a separate item and added to the contestant total value. Dividend data will generally come from Dividends.com
6. Contest summaries will be distributed to each contestant every two weeks during the contest period.
7. Final contest results will be revealed and Prizes awarded at the Maryland Chapter Annual Meeting in September 2025. Certificates to all contestants that exceed the S&P return during the contest period will also be awarded.

**Maryland Chapter Accepts Donations Using:

Check** (made out to “**NAIC Maryland Chapter**”) and mailed to:

 NAIC Maryland Chapter
 7902 Nottingham Way
 Ellicott City MD 21043
OR
**Bank ZELLE AP**

Log on and activate and use the Zelle function. It is one of the most popular services and is over a decade old. Many banks use it. There is no cost to send funds from most banks.
To send the Maryland Chapter a donation, open your bank App, click on Zelle and add Maryland Chapter email for donations: **bimdchapter@gmail.com** as a recipient.

**2025 Maryland Chapter Stock Pickers’ Contest Entry Form**

Club Contact or Individual Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

BI Individual or Club number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Alias used as contest ID: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
(Used for contest summaries sent to contestants and published in the chapter newsletter)

Address\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
City\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Zip\_\_\_\_\_\_\_\_\_\_\_
Contact phone\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Email\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

|  | **Stock Name** | **Ticker** | **Number of Shares** | **Approx. Share Price** |
| --- | --- | --- | --- | --- |
| **1** |  |  |  |  |
| **2** |  |  |  |  |
| **3** |  |  |  |  |
| **4** |  |  |  |  |
| **5** |  |  |  |  |
| **6** |  |  |  |  |
| **7** |  |  |  |  |
| **8** |  |  |  |  |
| **9** |  |  |  |  |
| **10** |  |  |  |  |

Note: If above table cannot be completed as a machine-readable table, please send table data in comma separated variable (csv) format.

Example:

1. ABC Company, ABC,100, $15

2, XYZ Company, XYZ,50, $375

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