



University of Iowa

ACTS:4130
Quantitative Methods for Actuaries
(Introductory Life Contingencies)
Course Syllabus
Fall 2021

MWF, 118 MLH
2:30 p.m. – 3:20 p.m.

Department of Statistics and Actuarial Science

University of Iowa
241 Schaeffer Hall
Iowa City, Iowa 52242-1409
319-335-0712
<https://stat.uiowa.edu>

Department of Statistics &
Actuarial Science

1 Contact Information

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(Feel free to visit it from time to time for latest updates on my courses and books!)
 - ▷ *Office hours (held in person unless otherwise announced):*
 - Wednesday and Friday : 3:30 p.m. – 4:30 p.m.
 - Thursday : 2:30 p.m. – 3:30 p.m.Also available by appointment
- **Grader:** Mr. Hong Beng (Ben) Lim
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2 Course Description and Objectives

- Prerequisites:
- C+ or above in ACTS:3080 (Mathematics of Finance I)
 - B- or above in STAT:3100 (Intro. to Mathematical Statistics I)
 - Status as an Actuarial Science major

Building upon your prior exposure to actuarial science and preparation in mathematical statistics, this introductory course for B.S. and M.S. in Actuarial Science students develops a probabilistic foundation for *life contingencies*, which is a central subject in actuarial science concerned with *contingent* cash flows and the theme of the **Long-Term Actuarial Mathematics (LTAM) Exam** offered by the Society of Actuaries (SOA). Using the future lifetime random variable as the basic building block, we will set up a quantitative framework for doing pricing and reserving for common life insurance and annuity products. This requires skills for dealing with random events (because the cash flows of life insurance and annuity products are contingent on the *random* lifetimes of their policyholders) and time value of money (because the cash flows arise in the future), which are the topics of Exams P and FM.

At the University of Iowa (UI), we have a total of three courses devoted to life contingencies. They are ACTS:4130 (current course), ACTS:4180 *Life Contingencies I* (to be offered in Spring 2022), and ACTS:4280 *Life Contingencies II* (to be offered in Fall 2022).

3 Exam LTAM

Exam LTAM is a four-hour 96-point exam with a mix of multiple-choice and written-answer questions (the only SOA exam with such a hybrid structure). It consists of two sections:

- *Section A (Multiple-Choice)*: 20 multiple-choice questions, each worth 2 points for a total of 40 points. Each question includes five answer choices identified by (A) to (E).
- *Section B (Written-Answer)*: 6 to 7 written-answer questions, worth a total of 56 points. These questions are usually divided into several parts and span multiple topics in the exam syllabus. In addition to doing calculations, some questions may require that you derive formulas, make interpretations, and give verbal explanations.

The latest syllabus of Exam LTAM can be accessed from

<https://www.soa.org/globalassets/assets/files/edu/2021/fall/syllabi/ltam.pdf>.

There you can find a link to the LTAM Introductory Study Note, whose appendix contains the links to the LTAM sample multiple-choice and written-answer questions. For your convenience, the links to the sample questions are given directly below:

- Multiple-choice questions: <https://www.soa.org/Files/Edu/2018/edu-spring-ltam-ques.pdf>
- Multiple-choice solutions: <https://www.soa.org/Files/Edu/2018/edu-spring-ltam-sol.pdf>
- Written-answer questions: <https://www.soa.org/Files/Edu/2018/edu-spring-ltam-wa-ques.pdf>
- Written-answer solutions: <https://www.soa.org/Files/Edu/2018/edu-spring-ltam-wa-sol.pdf>

In this course, we will go over many of these sample questions as well as past LTAM exam questions to consolidate our understanding of the course materials. As the Introductory Study Note says,

“knowledge and understanding of life contingency concepts are significantly enhanced through working out problems based on those concepts, including textbook problems and other sources of sample problems.”

4 Exams FAM, ALTAM, and ASTAM

On July 12, 2021, the SOA announced a few exam changes that will come into effect in Fall 2022. As a result of these changes, Exam LTAM will be administered for the last time in April 2022. Effective from Fall 2022, Exam LTAM and its short-term counterpart, Exam STAM, will be reorganized and replaced by shorter exams:

- *Fundamentals of Actuarial Mathematics (FAM)*

First offered in October 2022 and then every four months, this is a 3.5-hour multiple-choice exam with 40 questions evenly split between long-term and short-term topics. The exact syllabus of Exam FAM is not yet available, but it is expected that this new exam will cover the fundamental topics in the current LTAM and STAM exams. In other words, ACTS:4130 will prepare you for most of the materials on long-term actuarial mathematics in Exam FAM.

For two years (from October 2022 through June 2024), Exam FAM will be divided into two pieces, each being 1.75 hours with 20 multiple-choice questions. Candidates with credit for Exam LTAM only need to take the short-term half of Exam FAM (called FAM-S) and those with credit for Exam STAM only need to take the long-term half of Exam FAM (called FAM-L). Other candidates must take Exam FAM in its entirety.

- *Advanced Long-Term Actuarial Mathematics (ALTAM) and Advanced Short-Term Actuarial Mathematics (ASTAM)*

First offered in Spring 2023 and then twice per year, these two are written-answer exams with a duration of 2.5 to 3 hours. The SOA has made clear that the “questions [will be] modeled after those currently used on the written-answer portion of LTAM.” It is expected that Exam ALTAM will cover the advanced topics in the current Exam LTAM (which you will learn in ACTS:4180-4280) and Exam ASTAM will cover the advanced topics in the current Exam STAM. The good news is:

You can choose to take either Exam ALTAM or Exam ASTAM, depending on which exam you like more (more precisely, hate less!).

More details about the forthcoming exam changes can be found here:

- <https://www.soa.org/education/general-info/asa-micro-credentials/>
- <https://www.soa.org/globalassets/assets/files/edu/asa-pathway-changes.pdf>

The following table shows the total amount of exam duration (which is generally proportional to the amount of exam material) for different combinations of exams:

Exam Combination	Exam Duration (hours)
LTAM + STAM (Current exams)	$4 + 3.5 = 7.5$
LTAM + FAM-S (Partly new, partly old exams)	$4 + 1.75 = 5.75$
STAM + FAM-L (Partly new, partly old exams)	$3.5 + 1.75 = 5.25$ (shortest and no WA questions!)
FAM + ALTAM/ASTAM (New exams)	$3.5 + 2.5 = 6$ or $3.5 + 3 = 6.5$

Regardless of which exams you take, the unquestionable observation one can make is:

Your life will be easier as a result of the new exams, thanks to SOA’s mercy!

5 Texts

There are no required textbooks in this course. We shall follow closely the instructor's comprehensive course notes, regarded as a mini-textbook, which will be made available on ICON (<http://icon.uiowa.edu>) chapter by chapter:

Lo, A., *Course Package for ACTS:4130 Quantitative Methods for Actuaries (Fall 2021 Edition)*.

These notes not only provide in-depth coverage of all important topics in the introductory part of Exam LTAM, but also present a wide variety of illustrative examples and practice problems for exam preparation. *Please print out and bring a copy of the relevant portions of the course notes for each class meeting.* During lectures, the instructor will provide a framework, cover the main ideas, point out subtleties, and go over representative examples with you. You should put down additional details, work out examples together with the instructor, and take supplementary notes to better understand concepts.

An optional text for this course is:

Actuarial Mathematics for Life Contingent Risks (3rd Edition), 2020, by D.C.M. Dickson, M.R. Hardy, H.R. Waters, Cambridge University Press. ISBN: 978-1-108-47808-3.

This is the official textbook for Exam LTAM (and likely for Exams FAM and ALTAM as well) and a college-style textbook geared towards practical applications instead of exam preparation. Our course notes will cover the following required chapters with a much heavier emphasis on problem solving:

Chapter 2: Survival models

Chapter 3: Life tables and selection

Chapter 4: Insurance benefits

Chapter 5: Annuities

Chapter 6: Premium calculation (time permitting)

There is an accompanying solutions manual (*Solutions Manual for Actuarial Mathematics for Life Contingent Risks*) available for purchase.

6 Grading System

Assessment in this course comprises the following items:

- **Attendance and Attitude:** $\pm \varepsilon\%$ ⁱ

You may choose to attend or not to attend classes, but everyone needs to be aware that unexcused absences from classes can adversely affect your final grade. It is also impossible for absentees to get a copy of the course material they miss, inquire about announcements made in class, or seek out-of-class help from the instructor. Likewise, your participation, preparedness, and work ethic may affect your final grade (positively or negatively).

ⁱIn mathematics, ε usually denotes a small positive number.

- **Homework Assignments: 18%**

There will be weekly homework assignments usually consisting of 5 to 7 end-of-chapter problems in the course package, assigned on Friday and due the following Friday. Please refer to the course schedule on pages 6 and 7. Any exceptions will be announced in class or on ICON. These assignments are central to consolidating your understanding of the course materials and are an integral part of this course. Late homework will be severely penalized (see the assignment instructions on ICON). For students' guidance, illustrative solutions will be posted on ICON shortly after each homework is due.

A note on collaboration: Discussion with other students on homework problems is allowed. However, you should always write up your own solutions.

- **Short Quizzes: 17%**

There will be a total of six 15-minute quizzes held on Mondays (except Quiz 1). These quizzes are intended to motivate you to study regularly (instead of cramming just before the Midterm and Final Exams!) and will consist of relatively straightforward questions. The quiz with the lowest score will be dropped when it comes to computing the final grade. With this policy, missed quizzes due to illness cannot be made up under any circumstances.

- **Midterm Examination: 25%**

There will be a 90-minute Midterm Examination to be held in the evening (6:30 p.m. – 8:00 p.m.) of **October 25, 2021 (Monday)** at W151 PBB testing Chapters 1, 2 and part of Chapter 3 of this course. It will consist of 12 to 15 multiple-choice questions similar in style to Exam LTAM/MLC problems and/or end-of-chapter problems in the course package. You will therefore find that problems from released SOA past/sample exams and the course package are useful in preparing for the Midterm Exam.

- **Final Examination: 40%**

A two-hour comprehensive Final Examination will take place in the week of December 13–17, 2021. Like the Midterm Exam, the Final Exam will comprise multiple-choice questions similar in style to Exam LTAM/MLC problems and/or end-of-chapter problems in the course package. The exact date and time will be announced by the Registrar in mid-September. Please do not plan your end-of-semester travel plans until the final exam schedule is made public. It is your responsibility to know the date, time, and place of the Final Exam.

All quizzes and exams in this course are closed-book. The LTAM exam tables (also available on the real LTAM exam) will be provided if needed, and you are not allowed to bring your own formula sheets (the same applies to all SOA exams as well!). Only calculators listed on Point 9 of the SOA exam rules and regulations/instructions (<https://www.soa.org/Files/Edu/edu-rules-reg-instructions.pdf>) are permitted.

A note on absence from exams. If, because of illness, you are unable to take any exams (not including quizzes) in this course as scheduled, you should inform the course instructor *within 24 hours* after the exam has ended and explain why you are medically unfit to take the exam on the scheduled date. Otherwise, a zero score will be awarded. Approval for absences for other reasons such as mandatory religious obligations, certain University activities, or unavoidable circumstances should be sought well in advance with documentation provided.

Grading scheme. Plus/minus grades will be given in this course, and undergraduate and graduate students will be treated as two separate groups when it comes to assigning final grades. An *approximate* guide is as follows:

Undergraduate students		
A- [85,90)	A [90,95)	A+ [95,100]
B- [70,75)	B [75,80)	B+ [80,85)
C- [55,60)	C [60,65)	C+ [65,70)
D- [40,45)	D [45,50)	D+ [50,55)
F [0,40)		

Graduate students		
A- [86.5,91)	A [91,95.5)	A+ [95.5,100]
B- [73,77.5)	B [77.5,82)	B+ [82,86.5)
C- [59.5,64)	C [64,68.5)	C+ [68.5,73)
D- [46,50.5)	D [50.5,55)	D+ [55,59.5)
F [0,46)		

These are not completely absolute scales and the instructor reserves the right to adjust the cutoffs, depending on the difficulty of the exams. Note that with this grading scheme you are not “graded on a curve” and so you are not competing with fellow students. Therefore, you are not penalized in any way for working together to better understand concepts and perform better in this course.

IMPORTANT NOTE

1. A grade of C+ or higher in this course is a prerequisite for ACTS:4180 (*Life Contingencies I*), which will be offered in Spring 2022.
2. This is *not* an easy course for most students. Each week you should spend at least 3 hours outside of class meetings reviewing the course notes and working on the end-of-section/chapter problems independently. It is fine to work harder, but working less is risky. Let me know if you encounter any problems with your learning.

7 Tentative Teaching, Assignment, and Quiz Schedule

The tentative schedule below will be updated as needed as the semester unfolds

Teaching Week	Lecture	Date	Topic (Refer to course package)
1	1	August 23, 2021 (Mon)	Introduction and course overview
	2	August 25, 2021 (Wed)	Chapter 1
	3	August 27, 2021 (Fri)	Chapter 1
2	4	August 30, 2021 (Mon)	Chapter 1
	5	September 1, 2021 (Wed)	Chapter 1
	6	September 3, 2021 (Fri)	Chapter 1, Assignment 1
3	—	September 6, 2021 (Mon)	(University Holiday)
	7	September 8, 2021 (Wed)	Chapter 1, Quiz 1
	8	September 10, 2021 (Fri)	Chapter 1, Assignment 2
4	9	September 13, 2021 (Mon)	Chapter 1
	10	September 15, 2021 (Wed)	Chapter 1
	11	September 17, 2021 (Fri)	Chapter 2, Assignment 3

5	12	September 20, 2021 (Mon)	Chapter 2, Quiz 2
	13	September 22, 2021 (Wed)	Chapter 2
	14	September 24, 2021 (Fri)	Chapter 2, Assignment 4
6	15	September 27, 2021 (Mon)	Chapter 2
	16	September 29, 2021 (Wed)	Chapter 2
	17	October 1, 2021 (Fri)	Chapter 2, Assignment 5
7	18	October 4, 2021 (Mon)	Chapter 3, Quiz 3
	19	October 6, 2021 (Wed)	Chapter 3
	20	October 8, 2021 (Fri)	Chapter 3, Assignment 6
8	21	October 11, 2021 (Mon)	Chapter 3
	22	October 13, 2021 (Wed)	Chapter 3
	23	October 15, 2021 (Fri)	Chapter 3, Assignment 7
9	24	October 18, 2021 (Mon)	Chapter 3, Quiz 4
	25	October 20, 2021 (Wed)	Chapter 3
	26	October 22, 2021 (Fri)	Chapter 3, Assignment 8
10	—	October 25, 2021 (Mon)	(No class. Midterm in evening!)
	27	October 27, 2021 (Wed)	Chapter 3
	28	October 29, 2021 (Fri)	Chapter 3, Assignment 9
11	29	November 1, 2021 (Mon) ⁱⁱ	Chapter 4
	30	November 3, 2021 (Wed)	Chapter 4
	31	November 5, 2021 (Fri)	Chapter 4, Assignment 10
12	32	November 8, 2021 (Mon)	Chapter 4, Quiz 5
	33	November 10, 2021 (Wed)	Chapter 4
	34	November 12, 2021 (Fri)	Chapter 4, Assignment 11
13	35	November 15, 2021 (Mon)	Chapter 4
	36	November 17, 2021 (Wed)	Chapter 4
	37	November 19, 2021 (Fri)	Chapter 4, Assignment 12
—	—	November 22, 2021 (Mon)	(Thanksgiving Recess—No class!)
	—	November 24, 2021 (Wed)	
	—	November 26, 2021 (Fri)	
14	38	November 29, 2021 (Mon)	Chapter 5, Quiz 6
	39	December 1, 2021 (Wed)	Chapter 5
	40	December 3, 2021 (Fri)	Chapter 5, Assignment 13
15	41	December 6, 2021 (Mon)	Chapter 5
	42	December 8, 2021 (Wed)	Chapter 5
	43	December 10, 2021 (Fri)	Chapter 5 and Final Review
—	—	December 13–17, 2021	Final Examination

ⁱⁱDrop date for undergraduates.

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More about the Instructor (“Shameless” Self-introduction...)

Professor Ambrose Lo, PhD, FSA, CERA, is currently Associate Professor of Actuarial Science with tenure at the Department of Statistics and Actuarial Science, The University of Iowa. He earned his B.S. in Actuarial Science (first class honors) and PhD in Actuarial Science from The University of Hong Kong in 2010 and 2014, respectively. He joined The University of Iowa as Assistant Professor of Actuarial Science in August 2014, and was tenured and promoted to Associate Professor in July 2019. His research interests lie in dependence structures, quantitative risk management as well as optimal (re)insurance. His research papers have been published in top-tier actuarial journals, such as *ASTIN Bulletin: The Journal of the International Actuarial Association*, *Insurance: Mathematics and Economics*, and *Scandinavian Actuarial Journal*.

Besides dedicating himself to actuarial research, Ambrose attaches equal importance to teaching, through which he nurtures the next generation of actuaries and serves the actuarial profession. He has taught courses on financial derivatives, mathematical finance, life contingencies, and statistics for risk modeling. In addition to coauthoring the *ACTEX Study Manual for SOA Exam SRM* (Fall 2021 Edition), he is also the sole author of the *ACTEX Study Manual for CAS Exam MAS-I* (Spring 2021 Edition), *ACTEX Study Manual for SOA Exam PA* (Fall 2021 Edition), and the textbook *Derivative Pricing: A Problem-Based Primer* (2018) published by Chapman & Hall/CRC Press. Although helping students pass actuarial exams is an important goal of his teaching, inculcating students with a thorough understanding of the subject and concrete problem-solving skills is always his top priority. In recognition of his exemplary teaching, Ambrose has received a number of awards and honors ever since he was a graduate student, including the 2012 Excellent Teaching Assistant Award from the Faculty of Science, The University of Hong Kong, public recognition in the *Daily Iowan* as a faculty member “making a positive difference in students’ lives during their time at The University of Iowa” for six years in a row (2016 to 2021), and, most recently, the 2019-2020 Collegiate Teaching Award from the College of Liberal Arts and Sciences, The University of Iowa.

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COLLEGE OF LIBERAL ARTS AND SCIENCES
Information for CLAS Undergraduates
Fall 2021

ATTENDANCE AND CLASSROOM EXPECTATIONS

Students are responsible for attending class and for knowing an instructor's attendance policies, which vary by course and content area. All students are expected to attend class and to contribute to its learning environment in part by complying with University policies and directives regarding appropriate classroom behavior or other matters.

ABSENCES

Students are responsible for communicating with instructors as soon they know that an absence might occur or as soon as possible in the case of an illness or an unavoidable circumstance. Students can use the CLAS absence form to help communicate with instructors who will decide if the absence is excused or unexcused; the form is located on ICON within the top banner under "Student Tools." Delays by students in communication with an instructor could result in a forfeit of what otherwise might be an excused absence (<https://clas.uiowa.edu/students/handbook/attendance-absences>).

ABSENCES: ILLNESS, UNAVOIDABLE CIRCUMSTANCES, AND UNIVERSITY SPONSORED ACTIVITIES

Students who are ill, in an unavoidable circumstance affecting academic work, or who miss class because of a University sponsored activity are allowed by UI policy to make up a missed exam. Documentation is required by the instructor except in the case of a brief illness. Students are responsible for communicating with instructors as soon as the absence is known (<https://opsmanual.uiowa.edu/students/absences-class#8.1>).

ABSENCES: HOLY DAYS

Reasonable accommodations are allowed for students whose religious holy days coincide with their classroom assignments, tests, and attendance if the student notifies the instructor in writing of any such religious Holy Day conflicts *within the first days of the semester and no later than the third week*. (See the UI Operations Manual, <https://opsmanual.uiowa.edu/students/absences-class#8.2>).

ABSENCES: MILITARY SERVICE OBLIGATIONS

Students absent from class due to U.S. veteran or U.S. military service obligations (including military service-related medical appointments, military orders, and National Guard Service obligations) must be excused without penalty. Instructors must make reasonable accommodations to allow students to make-up exams or other work. Students must communicate with their instructors about the expected possibility of missing class as soon as possible. (For more information, see <https://opsmanual.uiowa.edu/iv-8-absences-class%C2%A0-0>).

ACADEMIC MISCONDUCT

All undergraduates enrolled in courses offered by CLAS have in essence agreed to the College's Code of Academic Honesty. Academic misconduct affects a student's grade and is reported to the College which applies an additional sanction, such as suspension. Outcomes about misconduct are communicated through UI email (<https://clas.uiowa.edu/students/handbook/academic-fraud-honor-code>).

ACADEMIC ACCOMMODATIONS FOR STUDENTS WITH DISABILITIES

UI is committed to providing an educational experience that is accessible to all students. A student may request academic accommodations for a disability (such as a mental health, attention, learning, vision, and a physical or health-related condition) through the Student Disability Services (SDS) office. The student is responsible for discussing specific accommodations with the instructor. Note that accommodations are not granted retroactively but from the time of the student's request to the instructor onward; additionally, accommodations must be requested at least two weeks in advance of the related assignment or exam (<https://sds.studentlife.uiowa.edu/>).

CLASS RECORDINGS: PRIVACY AND SHARING

Course lectures and discussions are sometimes recorded or live-streamed. These are only available to students registered for the course and the intellectual property of the faculty member. These materials may not be shared or reproduced without the explicit written consent of the instructors. Students may not share these recordings with those who are not enrolled in the course; likewise, students may not upload recordings to any other online environment. Doing so is a breach of the Code of Student Conduct and could be a violation of the Federal Education Rights and Privacy Act (FERPA); also see <https://dos.uiowa.edu/policies/code-of-student-life/>.

COMMUNICATION: UI EMAIL

Students are responsible for all official correspondences sent to their UI email address (uiowa.edu) and must use this address for any communication with instructors or staff in the UI community ([Operations Manual, III.15.2](#)). Emails should be respectful and brief, with complex matters addressed during the instructor's drop-in hours, for example. Faculty are not expected to answer email after business hours or during the weekends.

COMPLAINTS ABOUT ACADEMIC MATTERS

Students with a complaint about a grade or a related academic issue should first visit with the instructor and then with the course supervisor (if one is assigned), and next with the Chair of the department or program offering the course. If not resolved, students may bring their concerns to the College of Liberal Arts and Sciences:

<https://clas.uiowa.edu/students/handbook/student-rights-responsibilities>.

FINAL EXAMINATION POLICIES

The final exam schedule is published during the fifth week of the fall and spring semesters or on the first day of summer classes; *students are responsible for knowing the date, time, and place of their final exams*. Students should not make travel plans until knowing this information. A student with exams scheduled on the same day and time or who have more than two final exams on the same day should visit this page for how to resolve these problems by the given deadline: <https://registrar.uiowa.edu/makeup-final-examination-policies>. No exams may be scheduled the week before finals; some exception, however, have been made for labs, language courses, and off-cycle courses (<https://registrar.uiowa.edu/final-examination-scheduling-policies>).

FREE SPEECH AND EXPRESSION

The University of Iowa supports and upholds the First Amendment protection of freedom of speech and the principles of academic and artistic freedom. We are committed to open inquiry, vigorous debate, and creative expression inside and outside of the classroom. Visit Free Speech at Iowa for more information on the University's policies on free speech and academic freedom (<https://freespeech.uiowa.edu/>).

HOME OF THE COURSE

The College of Liberal Arts and Sciences (CLAS) is the home of this course, and CLAS governs the course's add and drop deadlines, the "second-grade only" option (SGO), and other undergraduate policies and procedures. Different UI colleges may have other policies or deadlines. See <https://clas.uiowa.edu/students/handbook>. Questions? Contact CLAS at clasps@uiowa.edu or 319-335-2633.

MENTAL HEALTH

Students are encouraged to seek help as a preventive measure or if feeling stressed or overwhelmed. Students should talk to their instructors for guidance with specific class-related concerns and are encouraged to contact University Counseling Service (UCS) at 319-335-7294 during regular business hours to schedule an appointment. UCS offers group and individual therapy as well as counseling for couples about relationships while making referrals to other resources (<https://counseling.uiowa.edu/>). Student Health can also address related concerns (<https://studenthealth.uiowa.edu/>). These visits are free to students. After hours, students are encouraged to call the Johnson County Community Crisis Line at (319) 351-0140 or dial 911 in an emergency.

NONDISCRIMINATION IN THE CLASSROOM

The University of Iowa is committed to making the classroom a respectful and inclusive space for people of all gender, sexual, racial, religious, and other identities. Toward this goal, students are invited in MyUI to optionally share the names and pronouns they would like their instructors and advisors to use to address them. The University of Iowa prohibits discrimination and harassment against individuals based on race, class, gender, sexual orientation, national origin, and other identity categories indicated by the University's Human Rights policy. Contact the Office of Equal Opportunity and Diversity at <https://diversity.uiowa.edu/division/office-equal-opportunity-and-diversity-eod>.

SEXUAL HARASSMENT

Sexual harassment subverts the mission of the University and threatens the well-being of students, faculty, and staff; all members of the UI community are expected to conduct themselves in a manner that maintains an environment free from sexual harassment and sexual misconduct. Those experiencing sexual harassment are strongly encouraged to report the incidents and to seek help (<https://osmrc.uiowa.edu/>).