

INSIGHT FANTASY

Advantages and Disadvantages



By Eric Lyon-Taylor

Insight Fantasy

Advantages and Disadvantages

or

(How to hang your character by their own petard)

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Introduction

The purpose of advantages and disadvantages are threefold. Most importantly for payers is to give their character an edge that improves the character, making them better at something, this is usually achieved through buying Advantages. Secondly the picking of advantages and disadvantages makes the character come alive and have something to roleplay with, making the character more than just the numbers and words on a sheet of paper. Finally it gives the Gamesmaster something they can get their hooks into to provide plots and stories that become personal to the character and hopefully important then to the player, making them feel part of the world and putting them centre stage for a while. This is a core concept in Insight Fantasy, having the players, through their characters influence the world around them.

Don't just look at the Advantages or Disadvantages just for their bonuses or negatives and how they actively or passively affect gameplay, but look at the descriptive text and title of the Advantage/Disadvantage. This should give you ideas about who the character is how they may act in different situations or what may have happened to them in their younger years. And the GM should take note of what you have so they can make stories focussing around the character or characters and make them much more personal.

The following Advantages and Disadvantages are listed in 3 categories with Level I being the least effective or debilitating and Level III being the most effective and debilitating. This system isn't recommended for the Heroic character builds but if you so choose then go ahead but I recommend removing the Ability Gain at Level 5 to compensate.

Players may choose up to 5 Levels worth of Disadvantages, this could be 1 Level III and a Level II or 5 Level I's or any other combination. Either way you then buy Advantages using the Level as the cost so that they should balance out. The GM can also choose to allow Levels to be converted straight into Ungrouped Skills or combine them both. For example someone has chosen 5 Levels worth of Disadvantages and they buy 2 Level II Advantages they then spend the last Level on an Ungrouped skill.

Level I Advantages

Acrobat

You love entertaining those around you, from walking tightropes, tumbling around and making great leaps. You like to try new things involving balance or showmanship and are always trying to impress or at the very least challenging yourself.

You get +1 dice on any Acrobatic, Balance or Jump action.

Apprenticed

You have been trained by someone in a craft whether this is your parent(s) trying to get you to follow in their footsteps or another whose craft you expressed an interest in. You tend to be practical and not so bothered with book learning, you're good with your hands and pretty artistic.

If the Gamesmaster allows you may start with a piece of equipment appropriate to your craft that you have made yourself and that you don't need to spend starting money on. For example if you're a blacksmith you might start with a weapon or if you're a stone mason then maybe a tool kit.

Gain +1 dice on Crafting Rolls.

Aura Sight

You see auras, always have and you have been able to determine certain traits and characteristics of auras from long observation. If you're not a magic user then this would have made you stand out amongst your peers and you may have been bullied or seen as special by those around you. This is completely up to you and the Gamesmaster, and depending on the campaign setting may involve hiding the ability, (Witches get burned) or being useful to the community (Magic is commonplace).

When you use the Detect Magic Action you can ask for an additional piece of information. For example, whether it's Magic or Divine, which element or school it comes from or how powerful or old it is.



Berserker

Something comes over you in combat, a red haze a sudden calmness and clarity of vision and action. This doesn't mean that you are bad tempered or unable to control your rage but rather that you can control your pain and shock reflexes and are able to focus them while fighting. Now you can either do this through drugs or alcohol or through some sort of meditative state or even have a trigger such as the first wound suffered in combat.

You decide and discuss with the Gamesmaster, it may make an obvious Disadvantage spring to mind, or the Gamesmaster may want to tie the Advantage to a Disadvantage in their setting, like Vikings used Drugs/Alcohol and trances to induce the berserker state in warriors, so in that sort of setting the Gamesmaster would have Berserker tied to Alcohol Disadvantage.

You gain +1 Dice on Health Rolls to avoid unconsciousness, Pain or Bleeding.

Boltholes

You have places you can run to and remain safe. They are little more than places in the sewers of the city/town or abandoned rooms in the poor quarters or burned out areas of a city/town. There will be minimal supplies, enough for 1-3 days depending on quality and the bedding will be little more than rags or straw.

You know of a couple of places in a city or town that you can hide out in for a while but they are low quality (3) and there is a 1 in 10 chance, +1 per day of being found or ratted out.

Born to the Saddle

You are a natural in the saddle and can ride almost anything. This is either through natural talent or being raised around riding animals/beasts, like the Mongols of Asia or the American Indians of North America.

*Gain +1 Dice on all mounted actions and riding without the correct equipment is only **Difficulty +2**.*

Blessed/Damned

You have been blessed by the gods, whether good or evil or indifferent is up to you. You could be the child of the gods, distant relative admittedly but a relative nonetheless, or you could have been born under a powerful astrological sign or in a particular temple or site. Whichever it is you have been blessed or damned by your birth and those around you are very aware that the gods may be watching.

You start with an extra point of Divine Favour.

Daunting

You are imposing, either through physical size or just your demeanour, something says don't mess with me. You could also have a scar that makes you look fearsome or imposing or be missing a feature that gives you a look, like the nose, making your face skull like.

+1 dice on all Daunt and Intimidation checks.

Day Job

You have a real job that takes up some of your time, but is flexible enough that you can drop everything to go on adventures. Easily combined with other Advantages or Disadvantages like Apprentice or Dependants and can add to your characters early life and maybe even their current living.

You earn 1\$/day and have access to Quality 3 Materials.

Educated

You have had an education, either through your parents being well educated themselves or being mentored by someone who was. You like to read and learn, soaking up information like a sponge and hoping to one day be able to put it to use.

Pick an Unknown Knowledge skill and you can treat it as Basic.

Elemental Affinity

You find one particular element more comforting and easier to use than the others. Those who have an affinity for Fire tend to be called Pyromancers and like to set fires and watch them burn. They are a little impulsive and 'hot-headed'. Hydromancers have an affinity for Water and like to be around it, whether fishing or sailing or just relaxing by the side of a stream. They tend to be intuitive and empathic. Aeromancers have the affinity for Air and like to be in high winds and storms. They tend to be flighty but bright and good at solving puzzles. Geomancers are the ones with an affinity for the Earth. They tend to be stoic and like to be on the ground and in touch with nature.

Pick an Element and gain +1 dice when using that element.

Equipped

You have had a good start in life through either well off parents or through your own endeavours. You will start your career as an adventurer with more equipment than those around you and it should reflect your skills or professional choices.

You may either have slightly more starting money (200%) than your peers or a piece of equipment for free. In my games I start characters at Level 1 with 100\$, so this Advantage would give them 200\$ to spend on equipment.

Fence

You know how to make extra money and have contacts that can get you illegal items cheaper and faster than anyone else. You can also reverse the process to rid yourself of items or questionable legality. Or to dispose of the loot taken from a dungeon, especially if you want to avoid those pesky taxes that the local lord might want to impose on treasure.

First make an Information Gathering, Public check and then a Negotiation check. The successes from the Information Gathering roll reduce the time to acquire the items by 1 hour/day or week, while the successes from the Negotiation roll reduce the price of the items by 10% to a maximum of 90%.

Flexible

You are very pliable, physically, and can fit into spaces most can't. You are double-jointed so escapology could be a profession and you find you can bend further than almost everyone. Combined with Acrobat and maybe some Perform skills you could become a professional entertainer.

+1 dice on all rolls involving the Flexibility Skill.

Gift of the Gab

You have a way of saying lots without actually saying anything of value and this leads to confusion amongst those you direct this talent too. Great if you're a politician or you're the face of a job and want to distract the guards or persons who are an obstacle to the job. You tend to fall back on talking as your way out of situations rather than fighting, which for you is the last resort.

You get +1 dice on Bluff and Baffle Attack actions.

Good Eye

You have a good eye for value and people seek you out to see if what they have has value or is tasteful. You tend to be one the first to see new fashions or trends in jewellery and people can watch you to see

what is going to be the next big fad. This Advantage mostly works within your native country of origin, but if you have the right skills or other Advantages then it could apply to larger areas. Even if you don't then you can do some *Information Gathering* or *Research* and get the information to make this Advantage relevant anywhere.

You get +1 dice on all Appraise actions.

Linguist

You have a talent for languages and can learn them very quickly from just hearing them used every day. You never have to pay for Language training since you only require time within a culture to learn the language.

Gain an additional Language for each level you take in the Languages (KN) skill.

Lucky

You are naturally lucky. things tend to go your way and some people have now refused to play you at dice. Because of this you tend to play the odds and are a risk taker, some might label you reckless, but you do tend to come up trumps more often than not.

When making a Luck roll you can call 2 numbers and if either one comes up you are lucky.

Militia Training

Everyone has to spend some time in the militia in most medieval societies and you were no exception. You took to the training with aplomb though, and found the discipline and the camaraderie comforting, filling something that may have been missing previous to the training.

You gain +1 dice on any rolls involving talking to, finding out about or other interactions with the military or militia.

Outdoorsman

You feel comfortable out in the wilderness, but the cities and towns you find stifling and a little claustrophobic. Too many people in too small a space. The wilderness is open and free, you can be and do what you want out there, relying on yourself and no one else.

You get +1 dice on Foraging, Navigation and Survival Actions.

Perceptive

You have unusually good senses, either eyesight, hearing or smell or a combination. You like to watch the world go by, watching people interact at the market, in courts, or in the pub to see what they do. You are observant picking up on things that others miss, like the shifty bloke waiting outside the pub, probably waiting to rob someone, or maybe for a clandestine meeting. This would make you a great detective or criminal, what use will you put it too?

This gives you +1 dice on all Perception Rolls.

Social Status

You belong to a social class that is one step above the normal, either wealthy middle class or minor nobility, a knight for example. This might come with some extra benefits if the Gamesmaster allows, such as free clothing or some equipment, Horse, Tack and maybe a sword.

In games where social classes exist and they have an impact on life, then you gain a bonus dice on any Social interactions with those below your social status. You must also look like you belong to the social class though, so in this case Quality 6 items is a minimum unless the item is obviously handed down like a family sword for example. Social Status should be scaled as Freeman (Default), Upper Middle Class/Knight (This Advantage), Baron then Lord.

Someone in Every Port

You know people from all over and not just from your country of origin. People from your youth now live in various places around the world, or you have travelled to those places and made friends when you were younger. Or you're just very comfortable with foreign cultures and places and can make friends anywhere.

You gain +1 dice for Information Gathering checks.

Level II Advantages

Apprenticed

You have been trained by someone in a craft whether this is your parent(s) trying to get you to follow in their footsteps or another whose craft you expressed an interest in. You tend to be practical and not so bothered with book learning, you're good with your hands and pretty artistic.

If the Gamesmaster allows you may start with a piece of equipment appropriate to your craft that you have made yourself and that you don't need to spend starting money on. For example if you're a blacksmith you might start with a weapon or if you're a stone mason then maybe a tool kit.

Gain +1 dice on Crafting Rolls and an additional relevant Ungrouped skill.

Beast Master

You have a way with the animals, not quite Dr Doolittle but pretty good nonetheless. You like animals maybe better than people, but you trust them more than people. They don't lie or cheat, they can be crafty and dangerous, but a predator is what it is and a herbivore protecting its young is understandable, whereas people they are strange.

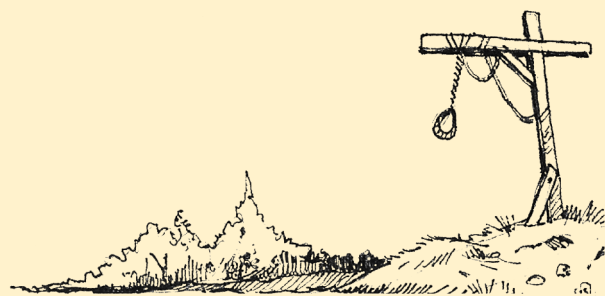
You have a -1 Difficulty on all actions involving animals.

Berserker

Something comes over you in combat, a red haze a sudden calmness and clarity of vision and action. This doesn't mean that you are bad tempered or unable to control your rage but rather that you can control your pain and shock reflexes and are able to focus them while fighting. Now you can either do this through drugs or alcohol or through some sort of meditative state or even have a trigger such as the first wound suffered in combat.

You decide and discuss with the Gamesmaster, it may make an obvious Disadvantage spring to mind, or the Gamesmaster may want to tie the Advantage to a Disadvantage in their setting, like Vikings used Drugs/Alcohol and trances to induce the berserker state in warriors, so in that sort of setting the Gamesmaster would have Berserker tied to Alcohol Disadvantage.

You gain +1 Dice on Health Rolls to avoid unconsciousness, Pain or Bleeding. You may also make a Willpower roll with a Complexity level equal to the amount of Ability points lost to ignore the loss for this combat round.



Day Job

You have a real job that takes up some of your time, but is flexible enough that you can drop everything to go on adventures. Easily combined with other Advantages or Disadvantages like Apprentice or Dependants and can add to your characters early life and maybe even their current living.

You earn 5\$/day and have access to Quality 5 Materials.

Educated

You have had an education, either through your parents being well educated themselves or being mentored by someone who was. You like to read and learn, soaking up information like a sponge and hoping to one day be able to put it to use.

Pick an Unknown Knowledge skill and you can treat it as Basic, and gain an additional Ungrouped skill at start of play.

Eidetic Memory

You remember everything you have ever seen or read. This is a great help when researching or learning new things, or remembering names and places as part of an investigation or the layouts of buildings if your penchant is more of a criminal bent.

-1 Difficulty on all Recall Actions. If as a player you keep extensive notes on your sessions then as long as a detail is in your notes Recall should be automatic and not rolled for.

Elementalist

The elemental creatures like you and because of this when you summon them the more powerful ones tend to reply. This makes them better in their tasks and more capable to respond to your orders.

You get -1 Difficulty when summoning elementals this does not apply if you have Elemental Antipathy with one of the elements though and only applies then to those not covered by this disadvantage. Fire elementals are hard to control so with this advantage your successes come off the roll to determine control.

Equipped

You have had a good start in life through either well off parents or through your own endeavours. You will start your career as an adventurer with more equipment than those around you and it should reflect your skills or professional choices.

You may either have slightly more starting money (400%) than your peers or 2 pieces of equipment for

free. In my games I start characters at Level 1 with 100\$, so this Advantage would give them 400\$ to spend on equipment.

Guided/Membership

You belong to a group, thieves guild, mages guild, guild in general, drinking society or veterans group. Either way you can get information, food and board for free or cheap wherever the group has chapters or branches.

Gather Information, Public checks are -1 Difficulty and Persuasion or Negotiation can be used to generate food and lodgings and some walking about coin if required.

Morbid Curiosity

You like to study dead things, find out how they used to work and maybe find the secrets to life itself. Or maybe you just like the dead better than the living, some people do find your curiosity a little odd!

You can perform the Autopsy Action at -1 Difficulty.

Mountain Man

You love the mountains their strength their permanence and their riches. It takes real hard people to survive in the mountains and make a living from them but those that do are hardy and self-reliant if a little solitary and unsociable.

You gain +1 dice on all actions while in the mountains or hills, but lose 1 dice while in forests, woods or jungles.

Nondescript

You have one of those faces that no one can remember. This is a good thing when you're pulling off some sort of criminal enterprise, but not so good when you need your looks to do the same. You tend to blend into the background of parties and people rarely tell stories about you.

Anyone trying to Recall you has +1 Difficulty and you gain -1 Difficulty on Blend In actions.



Seductive

There's something about you that the opposite sex wants and finds appealing. You need to decide if it's deliberate, you are a charmer or attractive and know it and use it to get what you want. Or are you unconscious of your appeal and always find it a little puzzling and uncomfortable when the opposite sex fawn over you. This advantage could also apply to same sex relationships if desired.

-1 Difficulty on Seduce Rolls.

Sixth Sense

You have a sense for when things may go wrong or when you need to get out of the way of something. Your peers always found it difficult pulling pranks upon you, so much so that it drove them to come up with more and more devious ways of trying to prank you. This led you to become a bit suspicious of all those around you and this has lasted into your adult life.

-1 Difficulty on all Reaction Rolls.

Social Butterfly

You like people and they like you. You fit in anywhere you go and can find out the local gossip faster than most breathe. With very little effort you can fit into any social situation within any sort of culture although those very different from the ones you grew up with take a little time and observation to make work. You find the wilderness to be a bit of a bore though, no people to socialise with and you are after all a social animal.

Social rolls are -1 Difficulty.

Social Status

You belong to a social class that is two steps above the normal, one of the nobility either inherited or earned, a Baron for example. This might come with some extra benefits if the Gamesmaster allows, such as free clothing or some equipment, Horse, Tack and maybe a sword, a manor with grounds.

In games where social classes exist and they have an impact on life, then you gain a bonus dice on any Social interactions with those below your social status and you can claim some taxes from your holdings amounting to 12 Gold per year. You must also look like you belong to the social class though, so in this case Quality 8 items is a minimum unless the item is obviously handed down like a family sword for example. Social Status should be scaled as Freeman (Default), Upper Middle Class/Knight, Baron (This Advantage) then Lord.

Someone in Every Port

You know people from all over and not just from your country of origin. People from your youth now live in various places around the world, or you have travelled to those places and made friends when you were younger. Or you're just very comfortable with foreign cultures and places and can make friends anywhere.

You gain +1 dice and -1 Difficulty for Information Gathering checks.

Traveller

You have been around a while and experienced the world in all its depths and heights. You have seen other cultures, been to other countries and interacted with people from all over the world. This may have made you jaded or given you a lust for life and a recognition that people are just people wherever they are from. You may have come from a travelling society like the gypsies or you may have grown up around merchants travelling from place to place. You may have taken passage on a ship either as a cabin person or crew or you may have wandered with adventurous parents.

You are a little older than those around you (+1d10 years) but you can resist the ways of the world better. You gain +1 dice on all Resist rolls except for Magic and +2 dice on resisting the effects of Alcohol specifically.

Trick Shooter

You have a knack with ranged weapons, especially bows able to pull off fantastic shots and putting multiple arrows in the air at once. You have either been trained from a very young age with ranged weapons or as part of a troupe of entertainers like the circus. Either way your skills could earn you a living through fighting or through performing depending on the skills you acquire.

Once per combat round you may either reduce the cost to reload a ranged weapon by 1 or reduce the Difficulty of a shot by 1.

Woodsman

You love the woods and forests of the world, the smell, the wildlife and the coolness in summer and warmth in winter. They can be an unlimited resource for herbs, food and water and makes survival very easy under their boughs. It takes skill and subtlety to live in the woods and stealth and camouflage are invaluable skills to have. You have a great respect for those that share the woods with you and you will not kill animals or cut wood unnecessarily nor will you tolerate others that abuse the woods.

You get +1 dice on all actions while in a forest, wood or jungle, but you lose 1 dice whenever you are in the mountains or hills.

Level III Advantages

Apprenticed

You have been trained by someone in a craft whether this is your parent(s) trying to get you to follow in their footsteps or another whose craft you expressed an interest in. You tend to be practical and not so bothered with book learning, you're good with your hands and pretty artistic.

If the Gamesmaster allows you may start with a piece of equipment appropriate to your craft that you have made yourself and that you don't need to spend starting money on. For example if you're a blacksmith you might start with a weapon or if you're a stone mason then maybe a tool kit.

Gain +1 dice on Crafting Rolls and an additional relevant Skill Group.

Athletic

You are more limber and flexible than most. You control over your own body is amazing to those who see you in action and your grace has captured many hearts. You like to be active testing your limits and can't stand sitting around doing nothing.

You can increase your Body Control Ability by 1.

Berserker

Something comes over you in combat, a red haze a sudden calmness and clarity of vision and action. This doesn't mean that you are bad tempered or unable to control your rage but rather that you can control your pain and shock reflexes and are able to focus them while fighting. Now you can either do this through drugs or alcohol or through some sort of meditative state or even have a trigger such as the first wound suffered in combat.

You decide and discuss with the Gamesmaster, it may make an obvious Disadvantage spring to mind, or the Gamesmaster may want to tie the Advantage to a Disadvantage in their setting, like Vikings used Drugs/Alcohol and trances to induce the berserker state in warriors, so in that sort of setting the Gamesmaster would have Berserker tied to Alcohol Disadvantage.

You gain +1 Dice on Health Rolls to avoid unconsciousness, Pain or Bleeding. You may also make a Willpower roll with a Complexity level equal to the amount of Ability points lost to ignore the loss for the rest of the combat.

Charisma

You are a charmer and a delight to be around, people flock to you when you are talking and when you wish to gossip it comes to you easily. You like to be in the thick of social situations and don't do well when you're on your own.

You may increase Social Ability by 1.

Day Job

You have a real job that takes up some of your time, but is flexible enough that you can drop everything to go on adventures. Easily combined with other Advantages or Disadvantages like Apprentice or Dependants and can add to your characters early life and maybe even their current living.

You earn 10\$/day and have access to Quality 8 Materials.

Educated

You have had an education, either through your parents being well educated themselves or being mentored by someone who was. You like to read and learn, soaking up information like a sponge and hoping to one day be able to put it to use.

Pick an Unknown Knowledge skill and you can treat it as Basic, and gain an additional Skill Group at start of play.

Equipped

You have had a good start in life through either well off parents or through your own endeavours. You will start your career as an adventurer with more equipment than those around you and it should reflect your skills or professional choices.

You may either have slightly more starting money (600%) than your peers or 3 pieces of equipment for free. In my games I start characters at Level 1 with 100\$, so this Advantage would give them 600\$ to spend on equipment.

Fit

You are fitter than most, able to run further and fight longer and take more punishment. You watch your diet and make sure it's as healthy as you can manage, but you dislike being ill and avoid those that are whenever you can.

You can increase your Physical Fitness by 1.

Friends in High Places

You know someone in a position of power and influence, a Lord or Captain of the Watch or even the head of a Guild or Organisation. They can help you out of a bad situation or provide other resources when called upon, but each favour must be repaid and if they are too close together may even be turned down or ignored.

Make a Persuasion check with a complexity level equal to the number of favours asked within a 1 year time period. More successes than required might provide more of what has been asked for at the GM's discretion.

Memory

You remember almost everything you have ever experienced whether directly or through reading. You have no trouble recalling details of those you have seen or the places you have been, but you sometimes lose the smaller mundane details that people like.

You can increase your Knowledge Ability by 1.

Sharp

You have a sharp intellect and can reason out most problems with just a little bit of time and research. You like a good puzzle or mystery but you also overcomplicate things by overthinking them and you need to sometimes be reined in when you do this.

You may increase your Reason Ability by 1.

Social Status

You belong to a social class that is two steps above the normal, one of the nobility either inherited or earned, a Lord for example. This might come with some extra benefits if the Gamesmaster allows, such as free clothing or some equipment, Horse, Tack and maybe a sword, a manor with grounds and personnel to be called upon.

In games where social classes exist and they have an impact on life, then you gain a bonus dice on any Social interactions with those below your social status and you can claim some taxes from your holdings amounting to 12 Gold per year. You may also call up Soldiers or militia to fight for you amounting to 100 personnel. You must also look like you belong to the social class though, so in this case Quality 9 items is a minimum unless the item is obviously handed down like a family sword for example. Social Status should be scaled as Freeman (Default), Upper Middle Class/Knight, Baron then Lord (This Advantage).

Someone in Every Port

You know people from all over and not just from your country of origin. People from your youth now live in various places around the world, or you have travelled to those places and made friends when you were younger. Or you're just very comfortable with foreign cultures and places and can make friends anywhere.

You gain +3 dice and -1 Difficulty for Information Gathering checks.

Strong

You are unusually strong for someone of your race and you tend to be a bit taller than those around you and will have well sculpted musculature. You like to show off your Strength and talk about how much you can lift at the drop of a hat. Sometimes this does not endear you to your companions.

You may increase your Strength Ability by 1.

Level I Disadvantages

Amnesia

You know nothing of your past. You can remember your skills and your name but everything else has gone. You are unsure of things, don't know how to react to events and interactions around with any degree of certainty, but you could go with your gut and react in a way that feels right. You are constantly searching for details of your past, and through that search hope to find out who you really were and could be again. Although you may not like what you find, you have a chance to redeem yourself if you don't like your past.

Players through their characters can use Insight to make your history, contradicting things that you have come to believe about yourself and earning extra Reputation points for the group.

Cause

You follow a cause or movement that you feel passionate or at least close to, common amongst clerics and rangers it can apply to almost anybody. An Amnesiac who wants to find out about their past could have it as a cause, the Soldier that wants to find the family of a fallen comrade to return his personal belongings, the Wizard searching for a particular spell or the alchemist looking for the perfect recipe. It could also be more ephemeral than that, someone who wants votes for all or the abolishment of slavery, the right of free movement for the masses or the reduction in taxes in a state or country.

You spend some time helping further the movement and must make a Willpower Roll, Complexity level equal to the months passed since you last helped the cause to avoid helping the cause.

Cursed

The gods hate you or at the very least really dislike you. You may have been born under a bad sign, or in a bad place or site, but whatever the reason you have been cursed and those around you know it. They are very careful around you and make sure they take all precautions to not anger the gods further when you are with them.

You start with 1 fewer Divine Favour points and cannot make Luck rolls.

Elemental Antipathy

You find an element too hard to work with and its always trying to fight your control over it. The elementals summoned with this Disadvantage are

sullen and will only obey the letter of the commands given it.

Pick an element and lose 1 dice when using that element. If taken with Elemental Affinity then usually the element you dislike will be the opposite of the one you have an affinity with. (Fire <<<>>>Water/ Air <<<>>>Earth).

Empathic

You feel other people's pain, maybe not literally but you can sympathise with them very well. Because of this extreme empathy you don't like to deliberately hurt others even if they threaten you. You will defend yourself but in the least painful way possible and even then you don't feel good, probably trying to get them aid and constantly apologising for hurting them.

You tend to use subdual attacks against those who attack you, but if you cannot and must defend yourself then you will not kill under any circumstance and will try to prevent the killing of those around you.

Ethical

You have a small code of ethics that you abide by even when it inconveniences you. typical elements of a code might be, Never kill an unarmed person, never kill children, don't steal, don't kill, always help the helpless, protect the weak, heal the sick, do no harm and more.

You have 3 rules that you will not break.

Foreigner

You are not from the country where the campaign is based and don't know all the customs and lingo that are second nature to those born there. You will feel like an outsider, getting things slightly wrong not realising the local customs that make life run smoothly. Not throwing salt over your shoulder when you spill some, not spitting on your hand when concluding a deal or nodding your head when you should be shaking it.

You suffer -1 dice on all Social Actions for a year, after which point you are no longer penalized, although the GM can pull out distrust and social awkwardness at any time if they so desire.

Hero Complex

You think of yourself as the hero of your own tale and those around you are helping you achieve your destiny. You think of your life in its bold moments and only remember the best bits, which you then like to tell others about. Although having a storyteller or bard do it for you allows you to maintain the illusion of humility. You may actually be humble and not seek the hero status, but you can't help yourself and you leap into frays and rescue people without thought, because that is what you are about.

You will never refuse a plea for help and will always go to the aid of others.

Illiterate

You have never learned to read or write either through choice or through inability to pick it up. You probably came from a poorer family without access to reading material, or your parents never needed or learned to read and write either. You may have come from a richer family and just refused or couldn't be bothered to learn to read and write finding it either boring or just too hard.

You cannot perform the Study or Research Actions and Knowledge skills will cost double the normal amount in your setting to learn. If you wish to learn to read and write then you can by sacrificing 1 of your Skill Points from a level up and paying for a Basic Skill Training cost during your Downtime.

Ne-er-do-Well

You have always been getting into trouble, so much so that the authorities know who you are and where you live and in some cases your known associates. If crimes are committed in your local area you are one of the first to be suspected and questioned. Your reputation may not be deserved and just by dint of fact of being in the wrong place at the wrong time you have been tarnished with this label, in which case you may be trying to clear your name or maybe you have decided to become exactly what everyone thinks you are already.

This has a 1 in 10 chance per week of happening, and if you are caught committing a crime then the punishment is usually the harshest it can be.

Nemesis

Someone is looking for you because you did something to them or to someone they care for. The person seeking you may be mistaken about the events in question or completely correct and you may not be aware of the feud. You may have stolen a night of passion from another person's partner or

just stolen from them, or maybe betrayed them to the authorities or the underworld forces that they had to answer too. You may have bested them at some sort of public game or display and they have decided that you must pay or you may have just been related to someone who has done one of these things and you are the easier person to track down and take their revenge on.

Anytime you stay longer than a week in one location there is a 1 in 10 chance that the nemesis has caught up with you and they will confront you, either violently or maybe just socially to find out the truth of the situation. The situation will probably not become a death match but that depends on the diplomacy of each of the participants. So far the law isn't involved, although public fighting or murder will get them involved.

Old Wound

You took an arrow once! You have an old wound that makes life a little more difficult, although you can sometimes predict the weather by the pain from the injury. You must complain about the injury at least once a week, and you should also tell the story of how it happened about the same amount.

Pick either; -1 dice on Perception Rolls (head injury), -1 dice on Crafting Checks (arms) or -1 dice on Mobility checks (legs).

Overconfident

You didn't break enough bones when you were younger and now think that you're invulnerable. Well maybe not invulnerable but certainly the best at whatever you turn your hand too. You think of yourself as good at everything even without training your still pretty good, and find it difficult to listen to those who preach caution.

You can be impulsive rushing in where others fear to tread and need to make Willpower Roll Complexity Level 2 to avoid doing this, but only if others mention that it isn't wise, and assuming you listen to them, after all what do they know.

Poorly Equipped

You don't have well-off parents or family and your equipment shows. Your equipment is hand-me-downs from older siblings or other family members or found in the wilderness or abandoned house in a city or town, or maybe even purloined from someone.

You start with 50% less starting money and only have access to Quality 4 equipment.

Predictable Fighter

You drop your shoulder, or move your feet, or have set moves that you always use and a canny opponent can read them easily, making it easier to defend against you. You don't have any creativity when it comes to fighting you stick to what you know works and even when it doesn't you can't really think of what to do to change it.

Your opponents get +1 dice to Defend, Dodge or Block your attacks.

Randy

You like sex and will take that over other activities whenever possible, this tends to mean that you're constantly a bit distracted, and when an object of your desires is nearby you find it difficult to think of anything but sex. This doesn't stop you from using contraception if available or trying to resist the urge when necessary.

To resist the urges you must make a Willpower Roll Complexity Level equal to the days since your last conquest.

Racism

You don't like a particular race (must be a civilised race), but it's mostly verbal and casual without true malice. You may think that the race in question has it better than you or that they are superior or inferior depending on your bias. It may be based in your religion or it may be based on personal experience or experiences passed onto you through your parents or peers, but it is there and it influences your interactions with the race.

You suffer -1 dice on all Social actions with the race in question, and could cause offence.

Recognizable

You have something about you that people remember. It could be dress, mannerism, a way of speaking, or indeed physical appearance and most probably at least 2 of these things. Major scars, expensive or colourful clothing or a particularly booming voice might all represent this Disadvantage, as would being a non-human in an all human country or having wings when no one else does.

People get +1 dice to Recall who you are and where you have been, and a 1 in 10 chance/day that there is someone looking to have an encounter with you whether for good or ill depends on the reason for your recognisable.

Secret

You have a secret that you don't want others to know about. It's fairly petty and probably would only result in social ostracism or a small fine if found out, but you hold onto the secret anyway. Typical Level I Secrets are, you're a thief of minor goods, food small amounts of money or clothing or you're the bastard of a local noble or half caste, a friend of someone universally despised or a magician in a land where magic is feared.

Sly

You have a look about you that people instantly distrust and you find it difficult to get people to trust you. It could be anything, the colour of our eyes, the way you hold your head in conversation the way you push in a conversation or your ignorance of social cues.

-1 dice on all Persuasion, Convince and Negotiation Actions.

Social Status

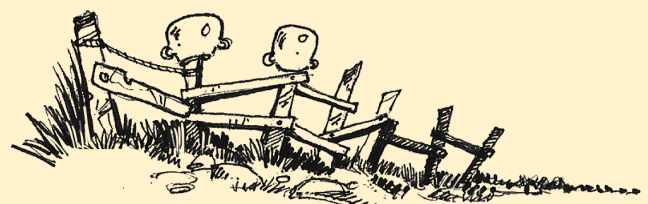
You belong to a social class 1 step below that of the rest or norms of society. In this case a Serf or Peasant, who doesn't own their own land and works at their betters lands and homes. You may even need papers and permission to move around beyond the confines of your village or even home.

The societal ladder downwards should be Freeman (Default), Serf/Peasant (This Disadvantage), Indentured Servant/Slave and Slave. You are at -1 Dice for all social interactions with your betters.

Smoker

You are addicted to tobacco or any other relatively easy to acquire low cost and low damaging drug or substance.

You need to make a Willpower test with a Complexity level equal to the hours since the last smoke to resist lighting up. This can be any substance that doesn't impose a penalty or bonus when used.



Superstitious

You are very superstitious, avoiding ladders, the 13th day of the month, black cats and breaking mirrors. You find it difficult to focus once you have witnessed one of these events and you start looking for trouble as soon as the event has unfolded. Any bad luck or unfortunate event following the bad sign will be considered as the fault of the superstition.

Whenever a negative superstition is observed you must make a Willpower Roll Complexity 2 or suffer a -1 dice penalty on your next roll. The Gamesmaster should put these in about once per session or include them in the descriptions of events and see if the player picks up on them themselves and if they do and roleplay it accordingly then don't make them make the roll just go with whatever they portray the reaction as.

Vanguard

You love to be in the thick of fighting, ducking, diving, parrying, pitting yourself against your enemy in hand to hand combat. The vanguard, in a lot of societies was a place of honour, to be at the front of your forces being the first into combat and usually the first to claim kills.

You will not use Ranged weapons of any type. If you wish too you need to make a Willpower Roll, Complexity level equal to the amount of times you have previously used Ranged weapons in the last month.

Weight Problems

You are either overweight or underweight, either way your health has been affected, you don't have the same energy, resistances or ability to cope with pain that your peers do. Clothing tends to be a little more expensive as it goes against the norm, but at least you can claim its custom made just for you.

The Maximum you can buy Endurance, Constitution or Toughness Skills too is Trained.

Youth

You are quite young for your peer group, 2 or 3 years younger, and no-one takes you very seriously. Clothes won't last as long for you as your still growing and you will need to replace them every 6 months or so.

You get +1 Difficulty to Persuade people if it has anything to do with advice or a plan. You will also lose your first Reputation award.

Level II Disadvantages

Alcoholism

You are addicted to alcohol, or any other low cost relatively easy to acquire harmful substance, but also quite resistant to it.

You need to make a Willpower test with a Complexity level equal to the days since the last drink to resist getting a drink. You will then drink until you fail a Resist Poison roll when you can make another Willpower check. This continues until you either stop drinking or pass out. You are at -1 Difficulty to Resist Poison but only for Alcohol.

Cause

You follow a cause or movement that you feel passionate or at least close to, common amongst clerics and rangers it can apply to almost anybody. An Amnesiac who wants to find out about their past could have it as a cause, the Soldier that wants to find the family of a fallen comrade to return his personal belongings, the Wizard searching for a particular spell or the alchemist looking for the perfect recipe. It could also be more ephemeral than that, someone who wants votes for all or the abolishment of slavery, the right of free movement for the masses or the reduction in taxes in a state or country.

You spend some time helping further the movement and must make a Willpower Roll, Complexity level equal to the weeks passed since you last helped the cause to avoid helping the cause.

Elder

You're unusually old for the group you're with, but have gained a wide set of skills from the world which you hope are going to be useful to the party. Your body has lost some of the power of youth, but you can still keep up with the young'uns and guide them into their elder years.

Lose all attribute gains from levelling up. On the other hand you may start with a 4th Group of skills and 3 extra Ungrouped skills.

Empathic

You feel other people's pain, maybe not literally but you can sympathise with them very well. Because of this extreme empathy you don't like to deliberately hurt others even if they threaten you. You will defend yourself but in the least painful way possible and even then you don't feel good, probably trying to get them aid and constantly apologising for hurting them. You also feel it's your responsibility to prevent harm to other from those you travel with. You constantly preach against violence as a solution and try to find more peaceful ways to deal with problems.

You will not attack anyone, but if you must defend yourself then you will only use Subdual damage and will try to prevent the killing of those around you.

Ethical

You have a small code of ethics that you abide by even when it inconveniences you. typical elements of a code might be, Never kill an unarmed person, never kill children, don't steal, don't kill, always help the helpless, protect the weak, heal the sick, do no harm and more.

You have 6 rules that you will not break.

Family

You have family, either your own kids and partner or your parents and siblings. They cost you money and time and can be used by your enemies to make you do things you probably wouldn't otherwise. You either love them dearly or feel a strong sense of duty or responsibility towards them.

At least 10% of your earnings should be sent back to the family and you should visit them at least once every month if possible. If you can't visit, then double the money you send back for each month you can't make it to visit them.

Illness

You have a long term illness that affects your overall health and often interferes with your adventuring career. It is an illness without a normal cure and you have had all normal courses of treatment attempted but they all failed, your only solution now is to go on a quest to find the cure or go somewhere where you have heard they can cure those hard to cure illnesses like yours.

Once a month make a Health Roll Complexity Level 2. If you fail then you suffer a bout of whatever the illness is, but are basically at -1 dice, for 1 week per failed success. If you fumble the illness gets worse and needs to be rolled every week. If you fumble

again then it becomes every day and if you fumble this time you die.

Insanity

Something has already happened to you that has shocked your mental health and left you changed and slightly broken. It could have been the horrors of war or a horrific murder, the reading of a book that should not have been read or the knowledge of an impending doom that you cannot tell others about.

You start with 2 Corruption Points (Mental Health Insight Core Rulebook p46) which means you are either Quick Tempered (1-5) or Emotional (6-10). If Quick-Tempered you must make Patience Rolls Complexity Level 2 to avoid flying off the handle into a rage. If Emotional you need to make a Willpower Roll Complexity Level 2 to avoid breaking down and crying or fleeing the area.

Magical Distrust

You won't have any truck with magic whether for good or ill. You can't shake the feeling that it corrupts those who rely upon it and you won't be put into that situation. It could be that you believe that you should be self-reliant and that your gods have given you the strength to survive without the aid of magic or that magic is the tool of the weak and giving in to magic is giving in to weakness.

If someone uses magic upon you without your knowledge, for example healing you, then you need to make a Self-Insight roll Complexity Level 2. If you fail then you will be at -1 dice to all rolls until you Critically succeed at a roll or 24 hours pass. If you fumble while you are at minus dice you will need to make Self-Insight rolls Complexity Level 2 daily to shake the condition.

Ne-er-do-Well

You have always been getting into trouble, so much so that the authorities know who you are and where you live and in some cases your known associates. If crimes are committed in your local area you are one of the first to be suspected and questioned. Your reputation may not be deserved and just by dint of fact of being in the wrong place at the wrong time you have been tarnished with this label, in which case you may be trying to clear your name or maybe you have decided to become exactly what everyone thinks you are already.

This has a 3 in 10 chance per week of happening, and if you are caught committing a crime then the punishment is usually the harshest it can be.

Nemesis

Someone is looking for you because you killed someone they care for, lawfully or not or it's the law looking for justice for a crime you have run from. You may or may not know the identity of your nemesis but they certainly know you. They are looking for revenge or at the very least the ability to bring you to justice if you unlawfully killed the person in question. If it's the law in pursuit of you, then the crime you committed was a major one including murder, but could also be theft, to value of several gold pieces, assault on a noble or rich merchant with influence or poaching a stag or swan in a setting where the crown owns those animals.

Any time you spend a week in one location there is a 3 in 10 chance that the nemesis has caught up to you and they will try to bring you in or otherwise bring you to justice. They are not stupid though, if they are outnumbered or look like they might be getting the short end of the stick they will retreat and try again later. Stacking up assault and maybe more murder charges as they do.

Old Wound

You took a sword once! You have an old wound that makes life a little more difficult, although you can sometimes predict the weather by the pain from the injury. You must complain about the injury at least twice a week, and you should also tell the story of how it happened about the same amount. If you so desire it could be a couple of wounds that makes you complain but you have a story for each one.

Pick either; -1 dice and +1 Difficulty Perception Rolls (missing eye, ear or nose), -1 dice to all Body Control rolls (limbs).

PTSD

You suffer flashbacks or paralysis under stress especially combat but anything particularly stressful could trigger an event. The most likely cause is warfare, and thick or brutal fighting or fighting for extended periods of time. You have seen comrades fall and enemies treating prisoners badly or have been involved with torture of prisoners yourself. It could also be the result of a particularly horrific magical event that took place over several days in your home village or town or a haunting that left you terrorised over the course of months or years.

Make a Willpower Roll, Complexity Level 2, when in a stressful environment, or an event similar to the one that triggered the original event. If you fail and only get 1 success you get flash backs and can still

act but friends and foes may not be what they appear. The GM will randomly roll to see if you attack a friend or foe. If you get 0 successes then you may act but only defensively. If you fumble you are paralysed with fear or indecision and cannot act in any way for the rest of the situation.

Racism

You don't like a particular race (must be a civilised race), and it's very deliberate. You may think that the race in question has it better than you or that they are superior or inferior depending on your bias. It may be based in your religion or it may be based on personal experience or experiences passed onto you through your parents or peers, but it is there and it influences your interactions with the race.

You will not willingly work with the race nor will you like being in the same vicinity as the race. You suffer +1 Difficulty on all Social actions with the race in question, and you will cause offence.

Recognizable

You have something about you that people remember. It could be dress, mannerism, a way of speaking, or indeed physical appearance and most probably at least 3 of these things. Major scars, expensive or colourful clothing or a particularly booming voice might all represent this Disadvantage, as would being a none-human in an all human country or having wings when no one else does.

People get +1 dice to Recall who you are and where you have been, and a 1 in 10 chance/day increasing by 1 for each day staying in one location that there is someone looking to have an encounter with you. Whether for good or ill depends on the reason for your recognisable.

Secret

You have a secret that you don't want others to know about. It's a major thing that will result in corporal punishment or exile if found out. Typical secrets at this level are theft of major items or wealth, several gold pieces, murder, rape, assault of several people, a noble or influential merchant or fraud against the government or nobility. You are part of a conspiracy to rig an election or to remove a merchant or guildmaster from power, or that you're an enemy spy.

Social Status

You belong to a social class 2 steps below that of the rest or norms of society. In this case an indentured Servant/Slave, who is working of a debt owed to your owner through yourself or your family. You need papers and permission to move around beyond the confines of your village and maybe even your home.

The societal ladder downwards should be Freeman (Default), Serf/Peasant, Indentured Servant/Slave (This Disadvantage) and Slave. You are at -1 Dice and +1 Difficulty for all social interactions with your betters.

Level III Disadvantages

Absent Minded

You have trouble remembering what you have been taught and sometimes lose track of where you are on longer projects or research. You are easily distracted during conversations going off on tangents from the slightest thing, making your conversations and stories hard to follow.

Reduce your Knowledge Ability by 1.

Cause

You follow a cause or movement that you feel passionate or at least close to, common amongst clerics and rangers it can apply to almost anybody. An Amnesiac who wants to find out about their past could have it as a cause, the Soldier that wants to find the family of a fallen comrade to return his personal belongings, the Wizard searching for a particular spell or the alchemist looking for the perfect recipe. It could also be more ephemeral than that, someone who wants votes for all or the abolishment of slavery, the right of free movement for the masses or the reduction in taxes in a state or country.

You spend some time helping further the movement and must make a Willpower Roll, Complexity level equal to the days passed since you last helped the cause to avoid helping the cause.

Crass

You have a grating pointed way of speaking which usually winds people up or at the very least puts them off conversing with you. You lack tact and tend to say exactly what you mean and feel without sparing people's feelings.

Reduce your Social Ability by 1.

Ethical

You have a small code of ethics that you abide by even when it inconveniences you. Typical elements of a code might be, Never kill an unarmed person, never kill children, don't steal, don't kill, always help the helpless, protect the weak, heal the sick, do no harm and more.

You have 10 rules that you will not break. This level will be required for those who want to become Good or Evil.

Illogical

You don't think in straight lines, you're all over the place and find focussing on a problem really difficult. You occasionally come up with blinding insights though, since you don't think inside the box and can make amazing leaps of intuition, which provide for hit or miss solutions to problems.

Reduce your Reason Ability by 1.

Insanity

Something has already happened to you that has shocked your mental health and left you changed and slightly broken. It could have been the horrors of war or a horrific murder, the reading of a book that should not have been read or the knowledge of an impending doom that you cannot tell others about.

You start with 4 Corruption Points (Mental Health Insight Core Rulebook p46) which means you are either Quick Tempered (1-5) and Fierce or Egoistic or Emotional (6-10) and Egoistic or Avoider. If Quick-Tempered roll 1d10 if you get 1-5 you are Fierce while 6-10 indicates Egoistic. If Emotional then roll 1d10 and if you get 1-5 then you are Egoistic, while 6-10 indicates Avoider. Fierce means you are very confrontational and will Charge into combat as your first action and will never enter into combat while sneaking. If you wish to avoid this then you need to make a Patience Roll Complexity Level 4. Egoistic means that you are selfish and think of yourself above all others and you will wait until everyone else has gone to find out what you will do, so you will deliberately lose initiative to see what will happen. Willpower Roll Complexity Level 4 to avoid. Avoider means that you will avoid any sort of conflict, and will only enter combat while Sneaking and can only be avoided with a Willpower Roll Complexity Level 4.

Klutz

You drop things constantly and cannot always walk in a straight line without tripping on something. Your friends have stopped giving you things that might break and especially things like bombs or potions that could be vital to the success of the mission or quest.

Reduce your Body Control Ability by 1.

Nemesis

You are wanted by authorities in several places as well as family members of the injured parties. You cannot easily move around civilised areas without the possibility of the law spotting you or that someone might recognise you and turn you in for the inevitable reward.

Killing you in the field is justifiable if they cannot safely bring you in for justice, but again the law isn't stupid and will retreat and try again if that appears to be the better course of action.

Old Wound

You took an axe once! You have an old wound that makes life difficult, although you can sometimes predict the weather by the pain from the injury. You complain about the injury at least once a day, and you should also tell the story of how it happened about the same amount.

Pick either blind or deaf (no Perception rolls allowed), or a missing limb (can't be used).

Racism

You have a burning hatred of the particular race (must be a civilised race), and attack them at least verbally but more likely physically whenever you see them. You may think that the race in question has it better than you or that they are superior or inferior depending on your bias. It may be based in your religion or it may be based on personal experience or experiences passed onto you through your parents or peers, but it is there and it influences your interactions with the race.

You must make a Patience Roll Complexity Level 3 whenever you see the object of your racism. If you fail then you attack, even if you make the roll you will verbally harangue the target of your hatred.

Secret

You have a secret that you don't want others to know about. It is a big thing that would result in capital punishment and an inability to live safely anywhere. Typically secrets of this nature would be multiple murder, conspiracy to kill the king or other

high ranking noble or a major magical ritual that would harm loads of people or property. It could also be that you are the child of a ruling monarch that has just been assassinated or deposed and the people who had your parents assassinated or deposed also want you dead. It could be that you are part of a conspiracy to depose the ruling monarch or government or even that you are an enemy spy, especially if you are close the corridors of power.

Sickly

You're always getting ill and cannot stand pain, passing out quicker than those around you when faced with it. You don't like physical exercise and you definitely don't want to walk everywhere.

Reduce your Physical Fitness Ability by 1.

Slow

You pick things up, but slower than those around you, this usually meant that you spent longer in study and at the library or the workbench than those around you. You probably missed out on a lot of the childhood fun stuff that others did just so you could try and keep up with your peers, this left you a little shy but determined.

You take twice as long going up Levels and take twice as long with Research, Study and Insight actions.

Social Status

You belong to a social class 3 steps below that of the rest or norms of society. In this case a Slave, who is owned by another for either crimes to them or through being sold into slavery by your family. You need papers and permission to move around beyond the confines of your village and maybe even your home and are branded or wear a collar to indicate your slave status.

The societal ladder downwards should be Freeman (Default), Serf/Peasant, Indentured Servant/Slave and Slave (This Disadvantage). You are at -1 Dice and +1 Difficulty for all social interactions with your betters. You will be executed if you run away and are automatically considered a criminal by most people.

Suicidal

You are trying to kill yourself either consciously or subconsciously, because of some major event in your past. This could be because you're the only survivor of a military unit or previous adventuring party, or it could be just because you don't think that you can die, an overly bloated self-confidence. Maybe you are just getting on in years and you feel that death in combat is better than dying in your bed at night or through illness either way you are not completely without sense and won't make it easy for the grim reaper to take you.

You must make a Willpower Roll Complexity level 2 to avoid situations that are likely to result in your death and must be dragged away by your companions if any, to avoid that fate. Even then you will be at -1 dice to all actions for 1d10 days while you sink into a depression.

Wimp

You are weaker than those around you and tend to get bullied for it. You don't have the physique that attracts girls or allows you to carry your pack when adventuring but you have other strengths and you are determined to make yourself as useful to the group as you can.

You decrease your Strength Ability by 1

