

INSTANT CHARACTERS

This quick reference sheet will allow fast creation of characters by players who are already familiar with the system. For details, refer back to Chapters 1-9. See also the diagram on p. 12.

Starting Point Total

The starting character points depend on your campaign. 100 points is the usual starting amount for a heroic character. A "normal" would be about 25.

Selection of Attributes

An attribute score of 10 represents the general adult human average. For children under 16, see p. 14.

Level	Point Cost	Level	Point Cost	Level	Point Cost
1	-80	8	-15	15	60
2	-70	9	-10	16	80
3	-60	10	0	17	100
4	-50	11	10	18	125
5	-40	12	20	19	150
6	-30	13	30	20	175
7	-20	14	45	then 25 pts./level	

Speed

Your Speed score is equal to $(HT + DX) \div 4$.

Advantages

All advantages from the Basic Set are listed on p. 3 of this reference.

Disadvantages

All disadvantages from the Basic Set are listed on p. 3 of this reference. Unless the GM rules otherwise, you are limited to disadvantages totalling 40 bonus points or less, or a single disadvantage of any point value. An attribute level of 7 or less counts as a disadvantage here.

Quirks

You may take five "quirks" (see p. 41) at -1 point each. These do not count against your 40 points of disadvantages, but you must roleplay them.

Skills

All skills from the Basic Set are listed on pp. 2 and 3 of this reference. Unless the GM rules otherwise, the maximum number of points a beginning PC can spend on skills is equal to twice his age. Point costs for skills levels are figured as follows:

Physical Skills

Your Final Skill Level	Difficulty of Skill		
	Easy	Average	Hard
DX-3	-	-	1/2 point
DX-2	-	1/2 point	1 point
DX-1	1/2 point	1 point	2 points
DX	1 point	2 points	4 points
DX+1	2 points	4 points	8 points
DX+2	4 points	8 points	16 points
DX+3	8 points	16 points	24 points
DX+4	16 points	24 points	32 points
DX+5	24 points	32 points	40 points

Physical Appearance

You may set this as you please. Outstanding good looks are an advantage; outstanding bad looks are a disadvantage (see p. 15). Anything else is up to you. Use the tables below only if you want a randomly generated appearance.

Height and Weight

You are free to choose any height and weight for your characters, within reason (whatever you think that is). Or you can roll the dice. The tables below can be used to determine "average" height and weight, and to provide a slight random variation if desired. Average height is based on your ST score, as follows:

ST	Height	Weight	ST	Height	Weight
	≤ 5'2"	120 lbs.	10	5'9"	150 lbs.
	5'3"	130 lbs.	11	5'10"	155 lbs.
≤ 5	5'4"	130 lbs.	12	5'11"	160 lbs.
6	5'5"	135 lbs.	13	6 feet	165 lbs.
7	5'6"	135 lbs.	14	6'1"	170 lbs.
8	5'7"	140 lbs.	15	6'2"	180 lbs.
9	5'8"	145 lbs.	≥ 16	6'3"	190 lbs.

For each inch over 6'3", add 10 lbs. to average weight.

Modifications

If you don't want a character of exactly average height or weight, roll 3 dice and consult the following table. Determine modified (i.e., true) height before determining weight - then determine weight based on your true height, and use the modification table again to determine true weight.

Die roll of 3:	-6" or -40 lbs.	12: +1" or +5 lbs.
	4: -5" or -30 lbs.	13: +2" or +5 lbs.
	5: -4" or -20 lbs.	14: +3" or +10 lbs.
	6: -3" or -10 lbs.	15: +4" or +20 lbs.
	7: -2" or -5 lbs.	16: +5" or +30 lbs.
	8: -1" or -5 lbs.	17: +6" or +40 lbs.
	9, 10, 11: no modifications	18: +6" or +50 lbs.

These tables assume the character is a 20th-century male. For a female, subtract 2" from average height and 10 lbs. from average weight. For a historically accurate pre-19th-century character, subtract 3" from average height. Weight is determined *after* height.

To determine skin, hair and eye color, refer to pp. 84-85.

Mental Skills

Your Final Skill Level	Difficulty of Skill				
	Easy	Average	Hard	Very Hard	
IQ-4	-	-	-	1/2 point	
IQ-3	-	-	1/2 point	1 point	
IQ-2	-	1/2 point	1 point	2 points	
IQ-1	1/2 point	1 point	2 points	4 points	
IQ	1 point	2 points	4 points	8 points	
IQ+1	2 points	4 points	6 points	12 points	
IQ+2	4 points	6 points	8 points	16 points	
IQ+3	6 points	8 points	10 points	20 points	
IQ+4	8 points	10 points	12 points	24 points	
IQ+5	10 points	12 points	14 points	28 points	

Advantages

Advantage	Cost	Page	Advantage	Cost	Page	Advantage	Cost	Page
Absolute Direction	5	19	Clerical Investment	5 or more	19	Intuition	15	20
Absolute Timing	5	19	Combat Reflexes	15	20	Language Talent	2 per +1	20
Acute Hearing	2 per +1	19	Common Sense	10	20	Legal Enforcement		
Acute Taste & Smell	2 per +1	19	Contacts	variable	234	Powers	5/10/15	21
Acute Vision	2 per +1	19	Danger Sense	15	20	Legal Immunity	5/10/15/20	237
Alertness	5 per +1	19	Dark Vision	25	235	Lightning Calculator	5	21
Allies	variable	23	Destiny	variable	235	Literacy	10 (TL4-)	21
Ally Group	variable	232	Double-Jointed	5	20	Longevity	5	21
Alternate			Eidetic Memory	30/60	20	Luck	15/30	21
Identity	15 or 5/identity	233	Empathy	15	20	Magical Aptitude		
Ambidexterity	10	19	Extra Fatigue	3 per point	236	(Magery)	15/25/35	21
Animal Empathy	5	19	Extra Hit Points	5 per point	236	Magical Resistance	2 per +1	21
Appearance: Attractive (+1)	5	15	Favor	variable	236	Mathematical Ability	10	22
Handsome/Beautiful			Fearlessness	2 per level	236	Military Rank	5 per rank	22
(+2/+4)	15		Hard to Kill	5 per level	236	(max. 40)		
Very Handsome/Very Beautiful			Healing	25/20/15	237	Musical Ability	1 per +1	22
(+2/+6)	25		High Pain Threshold	10	20	Night Vision	10	22
Blessed	variable	233	Immunity to Disease	10	20	Patrons	variable	24
Charisma	5 per +1	19	Infravision	15	237	Perfect Balance	25	237

Disadvantages

Disadvantage	Cost	Page	Disadvantage	Cost	Page	Disadvantage	Cost	Page
Absent-Mindedness	-15	30	Cursed	-75	240	Jealousy	-10	34
Addiction	variable	30	Deafness	-20	28	Jinxed	-20/-40/-60	240
Age	-3 per year over 50	27	Delusions	-1/-5/-10/-15	32	Kleptomania	-15	34
Albinism	-10	27	Dependents	variable	38	Lame: Crippled Leg	-15	29
Alcoholism	-15/-20	30	Destiny	variable	238	One leg	-25	
Amnesia	-10/-25	239	Duties	variable	39	Legless	-35	
Appearance:			Duty (Involuntary)	extra -5		Laziness	-10	34
Unattractive (-1)	-5		Dwarfism	-15	28	Lecherousness	-15	34
Ugly (-2)	-10		Dyslexia	-5/-15	33	Low Pain Threshold	-10	29
Hideous (-4)	-20		Enemies	variable	39	Megalomania	-10	34
Bad Sight	-10/-25	27	Epilepsy	-30	28	Manic-Depressive	-20	241
Bad Temper	-10	31	Eunuch	-5	28	Miserliness	-10	34
Berserk	-15	31	Fanaticism	-15	33	Mute	-25	29
Blindness	-50	27	Fat	-10/-20	28	No Sense of Humor	-10	241
Bloodlust	-10	31	Flashbacks	variable	240	No Sense of Smell/Taste	-5	29
Bully	-10	31	Gigantism	-10	28	Obsession	-5 to -15	241
Code of Honor	-5 to -15	31	Glory Hound	-15	240	Odious Personal		
Color Blindness	-10	28	Gluttony	-5	33	Habits	-5/-10/-15	26
Combat Paralysis	-15	32	Greed	-15	33	On the Edge	-15	241
Compulsive Behavior	-5 to -15	32	Gullibility	-10	33	One Arm	-20	29
Generosity	-5	239	Hard of Hearing	-10	28	One Eye	-15	29
Spendthrift	-5/-10/-15	240	Hemophilia	-30	28	One Hand	-15	29
Compulsive			Honesty	-10	33	Overconfidence	-10	34
Carousing	-5 to -10	239	Illiteracy	-10 (TL5+)	33	Overweight	-5	29
Compulsive Lying	-15	32	Impulsiveness	-10	33	Pacifism	-15/30	35
Cowardice	-10	32	Incompetence	-1	240	Paranoia	-10	35
Curious	-5/-10/-15	240	Intolerance	-5/-10	34	Phobias	variable	35
Poverty: Struggling (x1/2)	-10	16						
Poor (x1/5)	-15							
Dead Broke (x0)	-25							
Primitive	5 per TL level	26						
Pyromania	-5	36						
Quirk	-1	41						
Reputation	-5/-1 (max. -20)	17						
Secret	variable	238						
Sense of Duty	-5/-10/-15/-20	39						
Shyness	-5, -10, -15	37						
Skinny	-5	29						
Social Stigma	-5/-10/-15/-20	27						
Split Personality	-10/-15	37						
Status	-5 per level (max. -20)	18						
Stubbornness	-15	37						
Stuttering	-10	29						
Terminally Ill	-50/-75/-100	239						
Trademark	variable	241						
Truthfulness	-5	37						
Unluckiness	-10	37						
Vow	-1, -5, -10, -15	37						
Weak Will	-8 per -1	37						
Weirdness Magnet	-15	239						
Youth	-2 per year (max. -6)	29						

Skills

Skill	Type/Level	Default	Page	Skill	Type/Level	Default	Page
Accounting	M/H	IQ-10, Merchant-5 or Mathematics-5; <i>Prereq.</i>	58	Blackjack	P/E	DX-4	49
Acting	M/A	IQ-5, Bard-5 or Performance-2	62	Black Powder	P/E	DX-4	49
Acrobatics	P/H	DX-6	48	Weapons/TL (type)			
Administration	M/A	IQ-6 or Merchant-3	62	Blacksmith/TL	M/A	IQ-5 or Jeweler-4	53
Agronomy/TL	M/A	IQ-5	59	Blowpipe	P/H	DX-6	49
Alchemy/TL	M/VH	None	59	Boating	P/A	IQ-5, DX-5 or Powerboat-3	68
Animal Handling	M/H	IQ-6	46	Body Sense	P/H	DX-6 or Acrobatics-3	242
Anthropology	M/H	IQ-6	59	Bolas	P/A	None	49
Area Knowledge (type)	M/E	IQ-4	62	Botany/TL	M/H	IQ-6 or Agronomy-5	60
Archaeology	M/H	IQ-6	59	Bow	P/H	DX-6	50
Architecture/TL	M/A	IQ-5	59	Boxing	P/A	None	242
Armoury/TL (type)	M/A	IQ-5, Weapon skill-6 (for that weapon only) or Blacksmith-3 at TL4 and below	53	Brawling	P/E	None	50
Artist	M/H	IQ-6	47	Breath Control	M/VH	None	48
Astrogation	M/A	Navigation-5, Astronomy-4 or Mathematics-4	59	Broadsword	P/A	DX-5, Shortsword-2 or Force Sword-3	50
Astronomy/TL	M/H	IQ-6	60	Buckler	P/E	DX-4 or Shield-2	50
Axe/Mace	P/A	DX-5	49	Calligraphy	P/A	Artist-2 or DX-5; <i>Prereq.</i>	47
Axe Throwing	P/E	DX-4	49	Camouflage	M/E	IQ-4 or Survival-2	65
Bard	M/A	IQ-5 or Performance-2	47	Carousing	P/A	HT-2; based on HT	63
Battlesuit/TL	P/A	IQ-5, DX-5 or Vacc Suit-3	49	Carpentry	M/E	IQ-4 or DX-4	53
Beam Weapons/TL (type)	P/E	DX-4 or (other Beam Weapon)-4	49	Chemistry/TL	M/H	IQ-6	60
Bicycling	P/E	DX-4 or Motorcycle	68	Climbing	P/A	DX-5 or ST-5	57
Biochemistry/TL	M/VH	Chemistry-5; <i>Prereq.</i>	60	Cloak	P/A	DX-5, Buckler-4 or Shield-4	242
Biology		<i>This is not an individual skill. See p. 60</i>		Computer Hacking	M/VH	Computer Operation-8 or Computer Programming-4	245
				Computer Operation/TL	M/E	IQ-4 (TL7+ only)	58

<i>Skill</i>	<i>Type/Level</i>	<i>Default</i>	<i>Page</i>
Computer Programming/TL	M/H	None; <i>Prereq.</i>	60
Cooking	M/E	IQ-4	53
Criminology/TL	M/A	IQ-4	60
Crossbow	P/E	DX-4	50
Cryptanalysis	M/H	special	245
Dancing	P/A	DX-5	47
Demolition/TL	M/A	IQ-5 or Engineer-3	65
Detect Lies	M/H	IQ-6 or Psychology-4	65
Diagnosis/TL	M/H	IQ-6, First Aid-8, Vet-5 or Physician-4	56
Diplomacy	M/H	IQ-6	63
Disguise	M/A	IQ-5	65
Driving/TL	P/A	IQ-5 or DX-5	68
Ecology/TL	M/H	IQ-6 or Naturalist-3	60
Economics	M/H	IQ-6 or Merchant-6	60
Electronics/TL (type)	M/H	Other Electronics-4; <i>Prereq.</i>	60
Electronics Operation/TL (type)	M/A	IQ-5 or Electronics-3	58
Engineer/TL (type)	M/H	Mechanic-6; <i>Prereq.</i>	60
Escape	P/H	DX-6	65
Exoskeleton	P/A	IQ-6, DX-6 or Battlesuit-2	247
Falconry	M/A	IQ-5	46
Fast-Draw (type)	P/E	None	50
Fast-Talk	M/A	IQ-5 or Acting-5	63
Fencing	P/A	DX-5	50
First Aid/TL	M/E	Physician, IQ-5, Vet-5 or Physiology-5	56
Fishing	M/E	IQ-4	57
Flail	P/H	DX-6	50
Flight	P/A	DX-4	242
Force Shield	P/E	DX-4	50
Force Sword	P/A	DX-5 or (other Sword skill)-3	50
Forensics/TL	M/H	Criminology-4	61
Forgery/TL	M/H	IQ-6, DX-8 or Artist-5	65
Forward Observer/TL	M/A	IQ-5	243
Free Fall	P/A	DX-5 or HT-5	48
Freight Handling	M/A	IQ-5	46
Gambling	M/A	IQ-5 or Mathematics-5	63
Games (type)	M/E	IQ-5	243
Genetics/TL	M/VH	Biochemistry-5 or Physiology-5	61
Geology/TL	M/H	IQ-6 or Prospecting-4	61
Gesture	M/E	IQ-4 or Sign Language	55
Gunner/TL (type)	P/A	DX-5 or (other Gunner skill)-4	50
Guns/TL (type)	P/E	DX-4 or (other Gun skill)-4	51
Hard-Hat Diving	M/A	Scuba-2	244
Heraldry	M/A	IQ-5 or Savoir-Faire-3	58
Hiking	P/A	None	244
History	M/H	IQ-6 or Archaeology-6	61
Holdout	M/A	IQ-5 or Sleight of Hand-3	66
Hunting		See <i>Tracking</i> , p. 57	
Hypnotism	M/H	None	56
Intelligence Analysis	M/H	IQ-6	66
Interrogation	M/A	IQ-5 or Intimidation-3	66
Intimidation	M/A	ST-5 or Acting-3	246
Jeweler/TL	M/H	IQ-6 or Blacksmith-4	53
Judo	P/H	None	51
Jumping	P/E	None	48
Karate	P/H	None	51
Knife	P/E	DX-4	51
Knife Throwing	P/E	DX-4	51
Lance	P/A	Spear-3 (with Riding 12+) or DX-6 for others; <i>Prereq.</i>	51
Languages	M/varies	IQ for native language	54
Lasso	P/A	None	51
Law	M/H	IQ-6	58
Leadership	M/A	ST-5	63
Leatherworking	M/E	IQ-4 or DX-5	53
Linguistics	M/VH	None	61
Lip Reading	M/A	Vision-10	66
Literacy		<i>This is not considered a skill.</i> See pp. 17, 21, 33	
Literature	M/H	IQ-6	61
Lockpicking/TL	M/A	IQ-5	67
Mathematics	M/H	IQ-6	61
Mechanic/TL (type)	M/A	IQ-5, Engineer-4, others	54
Merchant	M/A	IQ-5	64
Metallurgy/TL	M/H	Blacksmith-8, Jeweler-8, Armoury-8 or Chemistry-5	61
Meteorology/TL	M/A	IQ-5	61
Mind Block	M/A	Will-4	244
Motorcycle	P/E	DX-5, IQ-5 or Bicycling-5	69
Musical Instrument	M/H	Any <i>similar</i> instrument-3	47
Naturalist	M/H	IQ-6	57
Navigation/TL	M/H	Astronomy-5 or Seamanship-5	57
Net	P/H	None	51
No-Land Extraction	IQ-6	243	
Nuclear Physics/TL	M/VH	None; <i>Prereq.</i>	61
Nuclear-Biological-Chemical Warfare/TL	M/A	IQ-5	243
Occultism	M/A	IQ-6	61
Orienteering	M/A	IQ-5	244
Packing	M/H	Animal Handling-6 or IQ-6; <i>Prereq.</i>	46

<i>Skill</i>	<i>Type/Level</i>	<i>Default</i>	<i>Page</i>
Parachuting	P/E	DX-4 or IQ-6	48
Performance	M/A	IQ-5, Acting-2 or Bard-2	64
Philosophy	M/H	IQ-6	245
Photography/TL	M/A	IQ-5	47
Physician/TL	M/H	Vet-5, First Aid-11 or IQ-7	56
Physics/TL	M/H	IQ-6	61
Physiology/TL (race)	M/VH	IQ-7 or any Medical skill-5	61
Pickpocket	P/H	DX-6 or Sleight of Hand-4	67
Piloting/TL	P/A	IQ-6	69
Planetology	M/A	IQ-5, Geology-4, Meteorology-4 or other Planetology-3	245
Poetry	M/A	IQ-5 or Language-5	47
Poisons	M/H	IQ-6, Chemistry-5, Physician-3, others	67
Polearm	P/A	DX-5	51
Politics	M/A	IQ-5 or Diplomacy-5	64
Pottery	M/A	IQ-5	54
Powerboat	P/A	IQ-5, DX-5 or Boating-3	69
Prospecting	M/A	IQ-5 or Geology-4	62
Psionics		See pp. 165-176	
Psychology	M/H	IQ-6	62
Public Speaking		See <i>Bard</i> , p. 36	
Research	M/A	IQ-5 or Writing-3	62
Riding (type)	P/A	Animal Handling-3 or DX-5	46
Running	P/H	None; based on <i>HT</i>	48
Savoir-Faire	M/E	IQ-4	64
Scrounging	M/E	IQ-4	67
Scuba	M/A	IQ-5 or Swimming-5	48
Sculpting	P/A	DX-5 or IQ-5	47
Seamanship/TL	M/E	IQ-4	57
Sex Appeal	M/A	HT-3; based on <i>HT</i>	64
Shadowing	M/A	IQ-6 or Stealth-4 (on foot)	67
Shield	P/E	DX-4 or Buckler-2	52
Shipbuilding/TL	M/H	IQ-6	54
Shortsword	P/A	DX-5, Broadsword-2 or Force Sword-3	52
Sign Language (type)	M/A	None	55
Singing	P/E	HT-4	48
Skating	P/H	DX-6	49
Sleight of Hand	P/H	None	67
Sling	P/H	DX-6	52
Spear	P/A	DX-5 or Staff-2	52
Spear Throwing	P/A	DX-4 or Spear Throwing-4	52
Spear Throwing	P/E	DX-4 or Spear Throwing-4	52
Speed-Load (type)	P/E	None	52
Spell Throwing	P/E	DX-3, Throwing or Spell Throwing (other spell)-2	244
Spells		See pp. 155-164	
Sports (type)	P/A	DX-5; very rough sports also default to ST-5	49
Staff	P/H	DX-5 or Spear-2	52
Stealth	P/A	IQ-5 or DX-5	67
Strategy (type)	M/H	IQ-6, Tactics-6 or (other Strategy)-4	64
Streetwise	M/A	IQ-5	68
Surgery/TL	M/VH	Vet-5, Physician-5, Physiology-8 or First Aid-12. <i>Prereq.</i>	56
Survival (by type)	M/A	IQ-5, Naturalist-3 or Survival (other area type)-3	57
Swimming	P/E	ST-5 or DX-4	49
Tactics	M/H	IQ-6 or Strategy-6	64
Teaching	M/A	IQ-5	64
Teamster (type)	M/A	Animal Handling-4 or Riding-2; <i>Prereq.</i>	47
Telegraphy	M/E	None	55
Theology	M/H	IQ-6	62
Throwing	P/H	None	49
Throwing Stick	P/E	DX-4	243
Thrown Weapon (type)	P/E	DX-4	52
Tracking	M/A	IQ-5 or Naturalist-5	57
Traps/TL	M/A	IQ-5, DX-5 or Lockpicking-3	68
Two-Handed Axe/Mace	P/A	DX-5	52
Two-Handed Sword	P/A	DX-5 or Force Sword-3	52
Underwater Demolition/TL	M/A	Demolition-2; <i>Prereq.</i>	68
Vacc Suit/TL	M/A	IQ-6 (TL7+ only); <i>Prereq.</i>	69
Ventriloquism	M/H	None	68
Veterinary/TL	M/H	Any appropriate Medical skill-5, or Animal Handling-5	47
Video Production	M/A	IQ-6, or Performance-4	242
Whip	P/A	None	52
Woodworking	P/A	DX-5 or Carpentry-3	54
Wrestling	P/A	DX-5	243
Writing	M/A	IQ-5 or Language-5	48
Xenobiology	M/A	None	246
Xenology	M/H	IQ-6	246
Zoology	M/H	IQ-6 or any Animal skill-6	62

Equipment

Before buying equipment, determine how much *money* you have. This is \$1,000 unless (a) the GM or scenario says otherwise, or (b) you chose some level of Wealth as an advantage or Poverty as a disadvantage. This is the total value of your savings and belongings.

Choosing Weapons

Refer to the *Weapon Table* appropriate for the scenario or time period in which you are playing.

To determine the damage that *you* do with any low-tech weapon, take the appropriate type of Basic Weapon Damage (swinging or thrusting) for your own ST. Add or subtract the damage modifier given on the Weapon Table for that weapon.

The basic damage you do with each type of attack is determined by your ST.

Basic Weapon Damage					
ST	Thrust	Swing	ST	Thrust	Swing
4	0	0	13	1d	2d-1
5	1d-5	1d-5	14	1d	2d
6	1d-4	1d-4	15	1d+1	2d+1
7	1d-3	1d-3	16	1d+1	2d+2
8	1d-3	1d-2	17	1d+2	3d-1
9	1d-2	1d-1	18	1d+2	3d
10	1d-2	1d	19	2d-1	3d+1
11	1d-1	1d+1	20	2d-1	3d+2
12	1d-1	1d+2			

For strengths over 20, follow the same progression.

Choosing a Shield

In a fantasy, medieval or other low-tech game (TL4 and below) you may want a shield. In a higher-tech situation, don't bother . . . unless you are at TL11+ , when you can get a Force Shield!

Type	Passive Defense	Cost	Weight	Hits
Improvised	1 or 2	-	varies	varies
Buckler	1	\$25	2 lbs.	5/20
Small	2	\$40	8 lbs.	5/30
Medium	3	\$60	15 lbs.	7/40
Large	4	\$90	25 lbs.	9/60
Force (TL11+)	4	\$1,500	½ lb.	-

Remember that your effective weapon skill is at -2 if you have a large shield.

Choosing Armor

In a low-tech game (TL4 and below) you will want armor if

Encumbrance

Total the weight of everything you are carrying.

Weight up to *twice* ST: no encumbrance. You have no penalty.

Weight up to *four times* ST: light encumbrance. Movement penalty of 1.

Weight up to *six times* ST: medium encumbrance. Movement penalty of 2.

Weight up to *12 times* ST: heavy encumbrance. Movement penalty of 3.

Weight up to *20 times* ST: extra-heavy encumbrance. Movement penalty of 4.

Weight up to *30 times* ST: absolute *most* you can carry! Move only 1 hex per turn, and take one point of *fatigue* each turn.

you expect to be in combat. In some high-tech situations, armor is also appropriate. If you are using the Advanced Combat System and selecting armor part by part, refer to the separate Armor Table. Otherwise, choose armor from the table below. "TL" indicates the tech level at which that type of armor is usual. Each set of armor includes light clothing to wear underneath.

Type	TL	PD	DR	Cost	Weight
Summer clothing	any	0	0	\$20	2
Winter clothing	any	0	1	\$60	5
Padded cloth armor	1-4	1	1	\$180	14
Light leather armor	1-4	1	1	\$210	10
Heavy leather armor	1-4	2	2	\$350	20
Chainmail	3-4	3 ¹	4 ²	\$550	45
Scale armor	2-4	3	4	\$750	50
Half plate ³	2-4	4	5	\$2000	70
Light plate ³	3-4	4	6	\$4000	90
Heavy plate ³	3-4	4	7	\$6000	110
Flak jacket ⁴	6	2	3	\$220	17
Kevlar (light) ⁴	7	2 ¹	4 ²	\$220	5
Kevlar (heavy) ⁴	7	2 ¹	12 ²	\$420	9
Light body armor	7+	4	15	\$270	22
Reflec ⁵	8-9	6	2	\$320	4
Medium body armor	8+	6	25	\$1,520	32
Heavy combat armor	9+	6	50	\$2,520	52

¹ vs. impaling ² vs. impaling ³ all combat skills at -1

⁴ protects torso only ⁵ against lasers only. PD3, DR 0 against sonics. No protection vs. other weapons.

Defenses

Passive Defenses: total PD from armor, shield, etc.

Dodge: equal to your Move score.

Block: ½ your Shield skill, rounded down.

Parry: ½ your skill for the hand weapon you are using, rounded down.

Damage Resistance: total DR from armor, Toughness, etc.

Your "Move" Score

Subtract the "movement penalty" for your encumbrance level (below) from your Basic Speed. Round fractions down. The result is your Move score.

Completing Your Character

Double-check point totals and fill in the character sketch. Your character is now complete.

Encumbrance Levels

ST	None (0)	Light (1)	Medium (2)	Heavy (3)	Extra-Heavy (4)
6	12 lbs.	24 lbs.	36 lbs.	72 lbs.	120 lbs.
7	14 lbs.	28 lbs.	42 lbs.	84 lbs.	140 lbs.
8	16 lbs.	32 lbs.	48 lbs.	96 lbs.	160 lbs.
9	18 lbs.	36 lbs.	54 lbs.	108 lbs.	180 lbs.
10	20 lbs.	40 lbs.	60 lbs.	120 lbs.	200 lbs.
11	22 lbs.	44 lbs.	66 lbs.	132 lbs.	220 lbs.
12	24 lbs.	48 lbs.	72 lbs.	144 lbs.	240 lbs.
13	26 lbs.	52 lbs.	78 lbs.	156 lbs.	260 lbs.
14	28 lbs.	56 lbs.	84 lbs.	168 lbs.	280 lbs.
15	30 lbs.	60 lbs.	90 lbs.	180 lbs.	300 lbs.
16	32 lbs.	64 lbs.	96 lbs.	192 lbs.	320 lbs.
17	34 lbs.	68 lbs.	102 lbs.	204 lbs.	340 lbs.
18	36 lbs.	72 lbs.	108 lbs.	216 lbs.	360 lbs.
19	38 lbs.	76 lbs.	114 lbs.	228 lbs.	380 lbs.
20	40 lbs.	80 lbs.	120 lbs.	240 lbs.	400 lbs.