Heroes Unlimited Backgrounds Options

The purpose of the backgrounds is to allow a player further develop his or her character beyond the traditional Palladium Books character generation rules through a system of Merits and Flaws. Each character receives fifteen (15) points to purchase Merits and fifteen (15) points to purchase Flaws. The player need not spend all of the points and should not spend them for the sake of spending the points.

Each background gives the character certain advantages and disadvantages. A player should have to explain why the character has each background. It should not be because the player thinks that the background is just plain cool. If the character takes a 15 point Special Equipment Merit, the player should explain why he has a 15 point merit, and it better be a good reason. The GM may use Debt and Wanted backgrounds to create more interesting and character-based adventures and campaigns. A character with the Dark Fate background could be the focus of an entire campaign. These background options are not meant to just make a character more powerful. The background options are meant to give a character more depth and personality.

General Merits

Acute Senses

Cost: 2 points

One of the character's senses is exceptional. This background provides the character with an acute sense of hearing, taste, smell, sight, or touch. Each acute sense must be purchased separately.

Acute Senses:

- Acute sense of hearing. Bonuses: +2 to any perception check involving hearing and +1 to initiative. The character has the ability to
 distinguish and recognize individual sounds at a 20% +3% per level or experience.
- Acute sense of taste. Bonuses: The character has the ability to identify the contents of any substance by tasting it. The base skill for this ability is 25% +4% per level of experience. If the substance is poisonous then the character must make a saving throw verses poison. This ability provides a +10% to the cooking skill.
- Acute sense of smell. Bonuses: The character receives a +2 to all perception checks involving the sense of smell. Recognize odors: 30% +2% per level of experience. Recognize person by scent alone: 10% +2% per level of experience.
- Acute sense of sight. Bonuses: +2 to any perception check involving sight, +1 to initiative, +1 to strike on any long range attack.
- Acute sense of touch. Bonuses: +10% to any skill that involves a delicate touch such as mechanical skills and +1 to strike and parry.

Note: A character with heightened sense powers cannot have the corresponding acute sense. So, a character with Heightened Sense of Hearing cannot have the Acute Hearing background

Additional Super Ability

Cost: 10 or 15 points

The character is exceptional in the fact that the character possesses super abilities from Heroes Unlimited. The range of super powers the character possesses depends of the number of points spent. It is recommended the player select the Physical Mutation character Flaw.

Super Ability:

- One minor super ability. Cost: 10 points.
- One major super ability. Cost: 15 points.

Ally

Cost: 5-10 points

Allies are important to have. They are someone you could turn to when problems arrive. They can be of great use to a character providing emergency funds, information, equipment, or general support and help in times of need. If the ally is abused or taken advantage of then the ally will abandon the character. There is only so much that a friend can stand.

An ally is considerably different from the contact background. An ally will go too much greater lengths and may even give his or her life for the character. The ally is not just a contact, but they are friends. The player should explain how the character gained such a dedicated friend. Allies do have lives of their own. Allies do not follow the character around waiting on them hand and foot. The more powerful the ally the busier they are. The ally is a friend who will help the character as much as any true friend would. **Ally:**

- Minor ally with very little power. Level is less than that of the character. Cost: 5 points.
- Minor ally with some power. Level is equal to or less than the character. Cost: 6 points.
- Major Ally with little power. The level of the ally is usually 1-2 levels above the character. Cost: 7 points.
- Major Ally with some power. The level of the ally is usually 2-4 levels above the character. Cost: 8 points.
- Ally with a large amount of power. The level of the ally is usually 3-5 levels above the character. Cost: 9 points.
- Very powerful ally. The ally is usually at least 9th level. Cost: 10 points.

Ambidextrous

Cost: 4 points

The character with this background can use the right and left hands with equal skill and dexterity. **Bonuses:** Adds one additional action per melee round, +1 to parry, +5% to climbing, escape artist, pick locks, mechanical, and electrical repair skills.

Brave

The character is exceptionally brave. The character is able to resist the effects of horror factor and fear. **Brave:**

+3 to save verses horror factor. Cost: 3 points.

Cost: 3, 5, or 8 points

- +5 to save verses horror factor. Cost: 5 points.
- Immune to the effects of horror factor and fear including magical spells which cause fear. Cost: 8 points.

Business

The character begins the game with a business. This can be almost any type of business such as a bookstore, nightclub or bar, doctor's office, or auto mechanic shop. It is up to the player to define the nature of the business that the character owns.

The business will provide a steady income for the character but does require the character to be present at least 10% of the time per point, preferably more. This background is not recommended for characters that will be traveling often.

Business:

- A small shop that provides about \$2,000 per month. Cost: 1 point.
- A medium shop that provides about \$5,000 per month. Cost: 2 points.
- A large shop that provides about \$10,000 per month. Cost: 3 points.
- A major business that provides about \$15,000 per month. Cost: 4 points.
- A huge, popular business that provides about \$20,000 per month. Cost: 5 points.

Cache

A character with the Cache background begins the game additional. This is in hard credit not items of general value. If the player wishes to have the money in something else other than universal, electronic, such as gold, then they may, but for an increased cost of one point.

Cache:

- \$10,000. Cost: 1 point.
- \$40,000. Cost: 2 points.
- \$80,000. Cost: 3 points.
- \$160,000. Cost: 4 points.
- \$320,000. Cost: 5 points.

• Cache in valuable form with bartering value, such as gold, silver, gems, etc. Cost: plus 1 point.

Clear Thinker

In even the most stressful situation the character can keep a clear mind and not let the stress of the situation effect his or her performance. The character does not suffer from penalties to skill rolls or attack rolls due to stress or repeated failure.

Common Sense

A character with common sense has extraordinary good sense or sound practical judgment. Anytime a player decides to do something that would not be a good idea, such as insult a crime boss or army general, then the game master may warn the player that the action they are about to take would not be a good idea. The player may still choose to take the action, but they have been warned.

Contacts

The character begins the game with a number of contacts. These are not like allies and may betray the character if the price is right. They can provide information, be the middleman for the character by setting up meetings and obtaining items. Contacts are not friends; they are just associates, nothing more.

When the Contacts background is purchased the character gets 4 points to spend on contacts for each background point spent in this background. There are two types of contacts that may be purchased: minor and major. Minor contacts are low-level people with very little power. Minor contacts include street punks, a private in an army, or a shopkeeper. A major contact will be more powerful. Major contacts will be a crime boss, leader of a street gang, or officers in an army. A minor contact costs one contact point and a major contact costs four contact points.

Contacts:

- 5 contact points. Cost: 1 point.
- 10 contact points. Cost: 2 points.
- 15 contact points. Cost: 3 points.
- 20 contact points. Cost: 4 points.
- 25 contact points. Cost: 5 points.

Cybernetic Implant

The Cybernetic Implant background provides the character with cybernetic augmentation. This background does not provide bionic conversion, just minor cybernetic augmentation.

Cybernetic Implant:

- Headjack, gyro-compass, clock calendar, sound filtration system. Cost: 1 point.
- Cybernetic eye, amplified hearing, ultra-ear, headjack with special augmentation, motion detector. Cost: 2 points.
- Cybernetic weapon such as retractable finger blades or knuckle spikes, cyber-armor. Cost: 3 points.
- Bionic hand or foot with maximum attributes. Cost: 4 points.
- Bionic arm and hand or leg and foot with maximum attributes. Cost: 5 points.

Domicile

Cost: 1-5 points

Cost: 1-5 points

Cost: 3 points

Cost: 1-5 points

Cost: 2 points

Cost: 1-7 points

Cost: 1-5 points

The character has a home in a city somewhere. This home has all the basic necessities including utilities, bathroom, kitchen, etc. The character should have to spend at least some time in their home. If not the building will fall into disrepair. **Domicile:**

- Small one bedroom house. Cost: 1 points.
- Small two-bedroom medium or one bedroom house. Cost: 2 points.
- Medium two bedroom or small three bedroom house. Cost: 3 points.
- Medium three-bedroom house or small four bedroom house. Cost: 4 points.
- Large four-bedroom house or medium 6 bedroom house. Cost: 5 points.
- Small mansion with about 10-15 rooms. Cost: 6 points.
- Large Mansion with about 30 rooms. Cost: 7 points.

Estate

Cost: 1-5 points

The character owns a small estate that consists of average land. This background provides only land and the natural resources contained therein, not a house or any other form of structure. If the player wishes, the character may also have the Domicile background or purchase a house.

The land is usually nice and may have some valuable resources, such as lumber, mineral ores, or a lake with a good supply of fish. The resources of the land are up to game master's discretion, but the land is not a wasteland. The character will have to manage this land. It can not be left to itself. The estate will not need constant maintenance, but will require about three months each year of attention.

Estate:

- 10 acres of land. Cost: 1 point.
- 50 acres of land. Cost: 2 points.
- 100 acres of land. Cost: 3 points.
- 500 acres of land. Cost: 4 points.
- 1,000 acres of land. Cost: 5 points.

Extra Skills

This background allows a player to select additional skills from the categories that are normally available. Each of these skills receives a +5% bonus when purchased. The player must purchase each skill separately.

Fast Learner

A character with this background learns new skills at a faster rate then most people. The character can pick up skills from the people around more easily than most people and gains more out of their experiences.

Any character that has this background automatically gains one secondary skill each level of experience (beginning with at first level).

Investments

The character begins the game with substantial credit investment in some form of business or property that continually makes money. This will provide the character with money each month, which is a random roll to reflect the success of the company that month. In tight situations the investment may be liquidated for hard currency. Liquidating the investment takes 2D4 months or the character can make a quick sale and liquidate the investment in 3D6 +1 days, but only gets about 10-40% (1D4 x 10%) of its net worth.

The player must specify what the character has the money invested in. Perhaps the character has money invested in a corporation, rental properties, a manufacturing facility, a mine or black-market investments. The character may have the investments divided up among multiple companies and properties.

Unfortunately, these investments can have problems that may include any multitude of events depending on the nature of the investment. This may include intense competition (violent or otherwise), police crackdown for underworld investments, or even super human attack. The character must maintain the investment. It can not be left to its own devices and be expected to survive. **Investment Value:**

- \$1 million. Generates 2D6 x 1,000 per month. Cost: 5 points.
- \$5 million. Generates 1D6 x 10,000 per month. Cost: 6 points.
- \$10 million. Generates 2D6, x 10,000 per month. Cost: 7 points.
- \$20 million. Generates 4D6 x 10,000 per month. Cost: 8 points.
- \$40 million. Generates 1D6 x 100,000 per month. Cost: 9 points.
- \$100 million. Generates 2D6 x 100,000 per month. Cost: 10 points

Jack of All Trades

This character is a dabbler in all skills and fields but is a master of none. A character with the Jack of All Trades background may select any skill or skill program he or she chooses regardless of educational background, but does not get skill bonuses to any of his or her skills.

Large

Cost: 4 points

A character with this background is unusually large. The character has a minimum height if 6' 5" and a weight of 350 lbs. (157 kg.). The disadvantage of this background is find clothing, shoes, other similar items that fit will usually have to be specially made. The character will often find vehicles cramped or too small. **Bonuses:** +1D4 to P.S., +2 to P.E., and +25 to S.D.C. The character's maximum speed attribute is 12.

Cost: 2 points

Cost: 4 points

Cost: 5-10 points

Cost: 5 points

Natural Navigator

A character with this background allows a character to know exactly what cardinal direction (north, south, east, west, etc.) that he or she is facing or traveling. Even if the character is sealed in a container or blinded he still knows what direction he traveling.

Photographic Memory

A photographic memory allows a person to remember almost anything that he or she has seen. A character with this background has such a memory. The character automatically receives the equivalent of the psionic power Total Recall. The power costs no I.S.P. to use. The character is not actually psionic, but the background operates in a similar manner.

Poison Resistant

The character is naturally resistant to poison. Poison is less likely to effect the character and when it does, will not effect the character as severely.

Poison Resistant:

- +1 verses lethal poison and +2 verses non-lethal poison. Cost: 1 point.
- +2 verses lethal poison, +3 verses non-lethal poison, and all poisons have its effects reduced by 1/2. Cost: 2 points.
- +3 verses lethal poison, +4 verses non-lethal poison, and all poisons have its effect reduce to 1/4. Cost: 3 points.

Power Enhancement

Some aspect of the character's power is unique when compared to the typical power. A character may have multiple enhancements, but only one can be used at a time.

- Armor Piercing: This advantage allows the power to piece armor. Anytime the attack is made with this power, the A.R. of the target is reduced by 6 (i.e. a target with an A.R. of 16 would be considered to have an A.R. of 10). Cost: 6 points.
- Aura Effect: The player can bend his energy expulsion power into a field around him, causing 1/3 damage to anyone he touches (including attackers). Punches and kicks with the aura do the same damage as the energy expulsion power plus any damage bonuses. When the aura is on the player cannot use any ranged attack powers. In addition the Aura Effect protects the character with an A.R. of 11. Any roll under 11 does no damage. This advantage cannot be taken multiple times. Cost: 5 points. Rapid Fire: This advantage allows a character to shoot multiple shots much like bursts from an automatic weapon. The character can fire a burst which does the damage for one blast times three at the cost of one melee action, or the character can fire a burst which does the damage for one blast time seven at the cost of two actions. The character can also spray an area doing the damage for one blast x2 to 1D4 +1 targets. Cost: 12 points.
- Cone Effect: The power spreads out in a fan-like surge that covers 15 feet. When the power is used there is a penalty of -1 to strike and the range is halved. The fan can hit 1D4+1 targets that are close together, +1 target per level. This advantage cannot be taken multiple times. Cost: 8 points.
- Continuous: The character needs only successful strike to hit with the power, and the victim suffers damage until a successful dodge of the attack roll is made. The character cannot attack anything else while using this power. This advantage cannot be taken multiple times or linked to other advantages. Cost: 10 points. Damage boost: Each time this advantage is taken the type of die that is rolled for damage is increased to the next highest die. For example, if a character took this advantage two times he would roll ten sided dice instead of the normal six sided dice. This

advantage can only be taken three times which makes the highest die possible a twelve-sided die. Cost: 5 points per increase. Double Knockdown: Whenever a character is hit he must save verses knockdown as if being hit be twice the damage that he

- actually took. Cost: 3 points.
- Effects Intangible Characters/Objects: This advantage allows the energy expulsion power to effect insubstantial objects and character. Cost: 9 points.
- Extended Range: Increase the range of the power by 50% of the original range for each time that the advantage is chosen. Range increases per level are not doubled. Cost: 5 points. Extra Attack: Each time taken provides one extra melee attack with the ranged attack power only. This advantage can only be taken two times. Cost: 13 points.
- Homing: The attack will arc around structures and non-targets on its way to the intended recipient. The strike roll never fails; anything lower than an 8 after bonuses is treated as an eight. This can be used for called shots. An 18, 19, or 20 with bonuses allows a character to dodge a homing blast. Cost: 10 points.
- Intangible: Each time this is taken the power can pass through one object without damaging it. If used on a character that is wearing armor, it passes through the armor and the character. This ability is useful in hostage situations, for penetrating walls, and against vehicles. Cost: 10 points.
- Invisible: The effects of a power are invisible. Any character trying to dodge an invisible attack will have a -6 penalty to dodge. Cost: 15 points.
- Ricochet: This advantage allows a character to ricochet or bounce shots off of objects to hit a target. For each ricochet, there is a -1 to strike and a -1D6 to the damage. A ricochet shot can only be ricocheted the number of times as the character has dice of damage (i.e. a character with 4D6 in Energy Expulsion: Fire could ricochet three times and still do damage to the target). If a shot a ricocheted so that is hits an enemy from behind then the enemy is at a -4 to dodge. Each ricochet does 1D6 damage to the object that it was ricocheted off of. Shots can be ricocheted off of a person, but the character must make a strike roll and it adds a -2 to strike instead of the normal -1. Cost: 15 points.
- Usable by Others: This advantage allows the power to be temporarily transferred and used by another person. When the power is transferred the character that owns the power no longer has control or use of the power. Although the character can retake control anytime he or she wishes. The transfer is automatic because the character is a willing recipient. If the character is not a willing recipient then the character must make a saving throw and roll a 14 or higher. Cost: 15 points.



Cost: Varies

Cost: 1-3 points

Cost: 1 point

Cost: 3 points

Usable on Others: This advantage allows a character to be able to use a power on a person when he normally wouldn't be able to. For example, a character could use his teleport power to teleport an enemy away from him. An unwilling victim must make a saving throw roll of 12 or higher. Cost: 15 points.

Quick Healer

A character with this background has a body that heals from wounds and diseases more quickly than most people. The character heals from all wounds at twice the rate that a character would normally heal. In addition, the character has a bonus of +10% to save verses Coma/Death.

Small

A character with this background is unusually small. The character has a Maximum Height of 5 feet and a weight of 120 lbs. (54 kg.) Bonuses: +1D4 to P.P. and add 3D6 to Spd., but the character's base S.D.C. is 10 regardless of class.

Special Equipment

This background provides the character with unique equipment that he or she would not normally receive. This includes general equipment, weapons, super vehicles, and robots and power armor. The point cost reflects the general value of the item.

- Item worth up to \$5000. Cost: 1 point.
- Item worth up to \$10,000. Cost: 2 points.
- Item worth up to \$20,000. Cost: 3 points. .
- Item worth up to \$30,000. Cost: 4 points.
- Item worth up to \$45,000. Cost: 5 points.
- Item worth up to \$60,000. Cost: 6 points.
- Item worth up to \$120,000. Cost: 7 points
- Item worth up to \$250,000. Cost: 8 points.
- Item worth up to 500,000. Cost: 9 points.
- Item worth up to \$1 million. Cost: 10 points.
- Item worth up to \$2 million. Cost: 11 points.
- Item worth up to \$4 million. Cost: 12 points.
- Item worth up to \$6 million. Cost: 13 points.
- Item worth up to \$10 million. Cost: 14 points.
- Item worth up to \$15 million. Cost: 15 points

Time Sense

Time Sense allows a character to naturally know what time it is down to the minute. No roll is required. For some reason the character just knows what time it is.

Supernatural, Magic, & Psionic Merits

Additional Area of Magical Knowledge

The character knows an additional area of magical knowledge. The character has studied a form of magic outside of his training. For example, a wizard may know the magical knowledge of a summoner or diabolist from the Palladium Fantasy RPG in addition to the knowledge that a standard wizard would normally know.

This area of knowledge makes it considerably harder for the character to gain levels of experience. The character requires the average experience that both O.C.C.'s require to gain an additional level of experience plus an additional 50% rounded up.

Additional Spells

The character begins the game with additional spells or magical knowledge beyond the O.C.C.'s beginning spells. The cost of each spell is equal to the level of the spell that the character wishes purchase. A first level spell costs 1 point while a fifteenth level spell costs 15 points.

Familiar

The character begins the game with a familiar as per the rules for the Familiar Link spell.

Immune to Vampire Slow Kill

A character with this background can not be turned into a vampire. The character can still be a pawn and be effected by the powers of a vampire, but any attempt to turn the character into vampire will automatically fail. The character dies rather then come back as one of the undead.

Lucky

For some reason, the character is simple lucky. The lucky background allows the player to automatically succeed at any one roll automatically per level of luck each adventure. The character whose luck happens to help him to succeed only succeeds by the minimum requirements. If the Luck background is used on a strike roll, then attack automatically hits its target unless the target can roll a natural 20 on a dodge or parry roll.

Cost: 1-15 points

Cost: 4 points

Cost: 4 points

Cost: 1 point

Cost: 1-15 points

Cost: 3 points

Cost: 3, 6, & 9 points

Cost: 12 points

Cost: 4 points

Luck:

- Automatically succeed on one roll per adventure. Cost: 3 points.
- Automatically succeed on two rolls per adventure. Cost: 6 points.
- Automatically succeed on three rolls per adventure. Cost: 9 points.

Magic Item

The character begins the game with a magical item. This can range from a collection of magical arrows to a greatest rune weapon. Techno-wizard items are purchased separately.

Magic Item:

- An insignificant magic item. Examples: a collection of magical arrows, a simple amulet, and a magic weapon that provides only one or two simple bonuses. Cost: 5 points.
- A minor magic item. Examples: an amulet that provides a low level spell a few times per day, a powerful magic weapon such as a flaming sword or similar weapon. Cost: 6 points.
- A major magic items. Examples: an amulet which provides a mid-level spell a few times a day or a low level spell an unlimited number of times per day. Cost: 7 points.
- A lesser rune weapon or item. Cost: 8 points.
- A greater rune weapon or item. Cost: 9 points.
- A greatest rune weapon. Cost: 10 points.

P.P.E. Amulet

Cost: 3-8 points

Cost: 5-10 points

The character begins the game with an amulet or item that stores P.P.E. This P.P.E. reservoir may be drawn upon to cast spells. The amulet does not regenerate its P.P.E., the mage must out his own P.P.E. into to it refill it with fresh P.P.E. If the amulet is destroyed it will supply the character with double the P.P.E. that it contains.

P.P.E. Amulet:

- 25 P.P.E. Cost: 3 points.
- 50 P.P.E. Cost: 4 points.
- 100 P.P.E. Cost: 5 points.
- 200 P.P.E. Cost: 6 points.
- 400 P.P.E. Cost: 7 points.
- 800 P.P.E. Cost: 8 points.

Psionic Resistance

A character with the Psionic Resistance background is exceptionally resistant to all forms of psionic attack. The character is not psionic in any way; he or she is either naturally or has been trained to be resistant to psychic attack. **Psionic Resistance:**

- +2 to save against psionic attack. Cost: 2 points.
- The character saves verses psionic attack as if he were a major psionic. The character needs to roll a 12 or higher to save against psionic attack. The character also has the equivalent of the psychic power of Mind Block. The power costs no I.S.P. to use and is always in effect. The character is not psionic. Cost: 4 points.
- The character saves verses psionic attack as if he were a master psionic. The character must roll a 10 or higher to save verses psionic attack. The character also has the equivalent of the psychic power of Mind Block. The power costs no I.S.P. to use and is always in effect. The character is not psionic. Cost: 6 points.

Resilient Mind

Cost: 6 points

Cost: 6-15 points

A character with the Resilient Mind background has an exceptionally strong mind and force of will. In any battle of wills between a shifter/summoner and the summoned being, the summoner receives his or her regular bonuses while the summoned being receives no bonuses in the battle no matter the power of the being. Gods and alien intelligences receive their bonuses as usual.

Supernatural Ally

This background allows a character to have an ally similar to a general Ally background. These are friends that are supernatural creatures. They will help the character when he or she is in times of need.

Supernatural Ally:

- Minor supernatural creature. Examples: a Brodkil demon, Drakin luck bird, werebeast. Cost: 6 points.
- Multiple supernatural beings or an average being. Examples: a small band of Brodkil (2-4), a gurgoyle, a dragon hatchling. Cost: 7 points.
- Powerful supernatural being or a collection of average beings. Examples: a faerie, 1-3 gurgoyles, a gargoyle, 4-8 Brodkil. Cost: 8 points.
- A collection of powerful beings or a being of great power. Examples: 1-3 gargoyles, a gargoyle lord, a small tribe of faerie (6-12), lizard mage, 8-12 Brodkil. Cost: 9 points.
- A collection of beings of great power. Examples: 3-6 gargoyles, 1-3 lizard mages or gargoyle lords, 12-20 Brodkil, a small tribe of Simvan monster riders, a weak adult dragon. Cost: 10 points
- A minor demi-God or minor demon. Examples: adult dragon, a small tribe of gargoyles, 50-60 Brodkil, an average tribe of lizard men lead by a lizard mage, a baal-rog, an average sized tribe of faeries (20-30). Cost: 11 poionts.
- A major demi-god or demon. Examples: Jinn, Raksasha, Gorgon. Cost: 12 points.
- A god's avatar, Examples; Krishna the Avatar (page 125 of Rifts Conversion Book Two), Veruna, Cost; 13 points
- A minor god. Examples: Magni; God of Strength (see page 152 of Rifts Conversion Books Two). Cost: 14 points.

Cost: 2, 4, or 6 points

General Flaws

Addicted

The character is addicted to drugs. This drug may be alcohol, conventional drugs, or other dimensional drugs. The character must have the drug in order for the character to function normally as per the addiction rules in the Main Rifts book. If the character does not get the drug, then the character will suffer the penalties of addiction. The game master may choose to raise or lower the cost of the addiction if the drug is extremely rare or exceptionally common.

Brash

A brash character will often take the most reckless solution to a situation even if there is a less risky solution. Anytime the character has the option of a reckless or a cautious solution he or she must make a saving throw and roll over a 16 on a twenty-sided die and add any bonuses from an exceptional M.E. to the roll. If the roll is successful then the character may take the cautious option. If the roll is failed then the character must take the most reckless and hasty solution available.

Cowardly

The character is a coward. The character is vulnerable to the effects of horror factor and fear. **Brave:**

- -3 to save verses horror factor. Cost: 3 points.
- -5 to save verses horror factor. Cost: 5 points.
- Automatically fails any roll against horror factor or fear causing spell. If the character rolls a one (1) on the roll then the character will run in terror from the source of fear. Cost: 8 points.

Debt

A character with a debt owns someone money. The person may be patient with the character's attempts to pay the money back or they may be quite aggressive in their moves to make the character repay the money. The nature of the debt collection is based on the nature of the loan. The game master and/or the player can determine the nature of debt collection.

A debt may not be only. The debt may be a piece of equipment, damage to property, or even caused by an insult or fine. The credit amount given is only a benchmark for the value of the debt not necessarily the actual debt.

Debt:

- \$10,000. Cost: 1 point.
- \$20,000. Cost: 2 point.
- \$40,000. Cost: 3 points.
- \$80,000. Cost: 4 points.
- \$160,000. Cost: 5 points.
- \$320,000. Cost: 6 points.
- \$640,000. Cost: 7 points.
- \$1 million. Cost: 8 points.
- \$2 million. Cost: 9 points.
- \$3 million. Cost: 10 points.

Dependent

The character has a person who depends upon the character for their livelihood. This may be a child who is the character's son or daughter, the character's elderly grandparent, or someone whom the character has decided to adopt. Whoever this dependent may be, the character must spend a substantial amount of time and money in taking care of their dependent.

Enemy

A character with an enemy has made just one too many people upset. The character's enemy not only wants to humiliate the character (as with the rival background), but wants the character dead. This person hates the character with a passion beyond human understanding. The cost for this background is equal to the level of the enemy.

Feeble Senses

One of the character's senses is poor. This flaw provides the character with a feeble sense of hearing, taste, smell, sight, or touch. Each feeble sense must be purchased separately.

Feeble Senses:

- Feeble sense of hearing. Bonuses: -2 to any perception check involving hearing and -1 to initiative.
- Feeble sense of taste. **Bonuses:** The character can not taste even the most basic things. Any attempts to identify something by taste automatically fails.
- Feeble sense of smell. Bonuses: The character receives a -2 to all perception checks involving the sense of smell.
- Feeble sense of sight. Bonuses: -2 to any perception check involving sight, -1 to initiative, -3 to strike on any long range attack.
- Feeble sense of touch. Bonuses: -15% to any skill that involves a delicate touch such as mechanical skills.

Cost: 2 points

Cost: 5 points

Cost: 1-10 points

Cost: 6 points

Cost: 2 points

Cost: Level or Enemy

Cost: 3, 5, or 8 points

Someone is hunting the character for an offense. The offense that the character committed is up to the player. The character may have stolen something, offend the leader of a Simvan monster rider tribe, had lecherous feels towards the wrong person, or some other crime/offense. The enemy wants to punish the character for his or he offenses.

The degree to which the character is being hunted is representative of the point cost. The point cost is based on the severity of the crime and the power of the people hunting the character.

Hunted:

Severity of the Offense:

- Insignificant offense. Theft of an inexpensive item, insulting someone. Cost: 1 points.
- Minor offense. Theft of a minor item such as a laser pistol or computer, insulting the mayor of a minor city, punching a CS soldier. Cost: 2 points.
- Major offense. Theft of a major item such as a car or vehicle, insulting an important official, beating a police officer. Cost: 3 points.
- Severe offense. Theft of an important item such as power armor, rape, attempted murder, kidnapping, shooting but not killing an officer. Cost: 4 points.
- Capital Punishment offense. Theft of an important artifact of a tribe or large city, 1st and 2nd degree murder, killing a CS officer.

Power/Determination of the Hunter:

- Little power such as the leader of a small wilderness town. Cost: 1 point.
- Minor power such as a low ranking officer in a large city. Cost: 2 points.
- Average power such as a CS officer or the mayor of a medium city. Cost: 3 points.
- Major power such as the mayor of a large city such as Whykin. Cost: 4 points.
- Massive power such as a CS General, Mayor of a city the size of Lazlo. Cost: 5 points.

Insanity

The character has some form of psychological condition. It may be a simple phobia or may be as severe as multiple personality disorder. The player rolls or picks an insanity from the Heroes Unlimited RPG. The player should confer with his game master to be sure this insanity would not disrupt game.

Public Identity

Cost: 5 points

Cost: 5 points

The character has a public identity. Unlike the secret identity, the public knows the character's true name, who his family is, and where he lives. If the character's enemies want to harm the character, they know where to go. On the plus side, the character does not have to maintain any additional aspects of the life of a super human with a secret identity.

Power Compensation

Cost: Varies

- Always On: This compensation causes a power to always be in use. This can be used on any of the following: Alter Physical Structure powers, Darkness Control, any Energy Expulsion power, Chameleon, Create Force Field, Disruptive Touch, Gravity Manipulation, Negate Super Powers, Intangibility, Magnetism, Mimic, Shrink, Growth, Vibration, Spin at an Extraordinary Speed, Copy Physical Structure, Force Aura, Negative Matter, Body Weapons, Shadow Meld, Disintegration, Multiple Beings, and Matter Surfing. Cost: 10 points.
- Costs Endurance to Use: The power takes its toll on the character. Each time the power is used the character uses 1D6 P.P.E. (roll each time the power is used). If the character does not have enough P.P.E. to use the power then the power fails to work. The character regains P.P.E. at the same rate as a man of magic. The character has a base P.P.E. of 5D6 plus P.E. The P.P.E may be spent for additional Power Advantages, but that reduces the character's P.P.E. base. Cost: 10 points.
- Diminishing: For each 50 feet that a power must travel to hit its target subtract one die from the total damage roll. Cost: 10 points.
- **Does Not Cause Knockdown:** This compensation causes the power to not be able to knock a person down when it hits. When a character is hit by the power he or she does not need to make a saving throw verses knockdown. Cost: 10 points.
- **Power Burnout:** This compensation causes a power to become unusable if the character fails his power burnout roll. Each time the power is used the character must make Saving Throw vs. Burnout and roll a 14 or higher plus P.E. bonuses. If the character fails the saving throw then the character can not use the power for 2D4 hours. This compensation can only be used on powers that must be activated. If it is a power that lasts as long as the character wishes after it is activated then the character must make a power burnout roll when it is activated. The character will not have to make another power burnout roll until he deactivates the power and tries to reactivate it. Cost: 15 points.
- Reduced Penetration: Causes an attack power to be treated as if it is being used against armor that has an A.R. that is four (4) points higher (i.e. an A.R. of 12 is treated as an A.R. of 16). Cost: 12 points.

Rival

Cost: Level of the Enemy

The character has someone who is his rival. This person is in constant competition with the character. Anytime the character succeeds it is an insult to this rival. The rival wants to see the character humiliated and disgraced, but the rival does not want to see the character dead.

Secret Identity

Cost: 5 points

The character has an alternate identity other than his super hero identity. This other identity is usually a life that allows the character to live like a normal person, protects his loved ones, and himself. The disadvantage of this flaw is the character must maintain this identity which may include going to work, school, picking up kids after school, or any other number of things a normal person may have to do in an average day.

The character's body heals at an extremely slow rate. All damage to the character heals at half the rate most characters heal and damage due to blood loss is doubled. The character is also -10% to save verses Coma/Death.

Supernatural, Magic, & Psionic Flaws

Dark Fate

The character is doomed to a dark and unpleasant end. No matter what the character tries to do, he or she will meet the worst possible fate. The character has something that fate has decided that he or she must do before they die. What the character must accomplish is unknown to the player. All the player knows is the steps that the character will go through to accomplish it will be painful and arduous. When the character finally accomplishes this fated mission, it will likely be the death of the character. If the character does not die then the character will be horribly crippled or mutilated.

Haunted

The character is haunted by one of the entities from Rifts Conversion Book One, Beyond the Supernatural, Monsters and Animals 2 $^{
m e}$ This entity for some has decided that the character has something to offer it. The character will be harassed by the entity when the GM feels it would be appropriate. The entity may be a poltergeist, syphon entity, haunting entity, tectonic entity, or possessing entity. The player or GM may choose the type of entity and its attitude.

Magical Ineptitude

A mage with the magical ineptitude is incapable of casting certain types of magical spells. The reason for this may be a problem within training, personal or teacher moral beliefs, or an aspect of the character's spirit. The character must select a certain type of magic these can include temporal magic, nature magic, offensive magic, ritual magic, defensive magic, summoning magic, etc. The player must select one type of magic that his character may not cast.

The game master may choose to increase or reduce the cost of the flaw depending on the rarity of the magic type the character may not cast.

Missing Spells

The character is missing some of his or her beginning spells. This may be due to a lack of training. The cost of the flaw is equal to the level of the spell or the P.P.E. cost to cast the spell; whichever is higher. The missing spell is selected after the player has selected the character's beginning spells. For example the player gives up a first level spell with a casting cost 3 P.P.E. The cost of the flaw is 3 points, the casting cost of the spell.

P.P.E. Vampire

The mage does not regain P.P.E. as most mages would; he must steal P.P.E. from another living creature in order to replenish his P.P.E. base. The character drains the P.P.E. of a target by touch. The target must make a saving throw verses ritual magic if he or she is an unwilling victim. The mage can do nothing but drain P.P.E. from the target, he can not dodge or attack but may parry attacks from the P.P.E. source only.

For six points the character does no harm to the target when draining P.P.E. The mage may drain the number of P.P.E. points from a target equal to his P.E. per attack. When the mage is finished, the target is very weak and woozy. The target will be -2 to strike, -3 to parry and dodge, and -10% to all skills for 1D4 hours.

For 8 points the background forces the mage to kill his target in order to get the need P.P.E. The character does 2D6 damage directly to hit points each attack and drains the P.P.E. equal to his P.E. If the character drains all of the victim's hit points, killing the victim; the mage will gain double the victims P.P.E. as with all creatures when they die.

The advantage of this background is the character can sense a target's exact number of P.P.E. points when with in five feet. Also the character can sense anyone with a large P.P.E. base (50 or more) within 50 feet plus 4 feet per level of experience.

Psychically Vulnerable

The character is exceptionally vulnerable to psionic attack. The character receives a penalty to any save verses psionic attack. **Psionic Vulnerable:**

- -2 to save verses psionic attack. Cost: 2 points.
- -3 to save verses psionic attack. The character may never have the psionic power Mind Block unless the character is a major psychic. Cost: 4 points.
- -5 to save verses psionic attack. The character may never have the psionic power Mind Block not matter how powerful a psychic the character may be. Cost: 6 points.

Supernatural Enemy

Somewhere in the character's live he made some supernatural power angry. This supernatural power has decided that he must pay for his offenses. The supernatural enemy background is the opposite of supernatural ally.

Supernatural Ally:

- Minor supernatural creature. Examples: a Brodkil demon, Drakin luck bird, and werebeast. Cost: 6 points. .
- Multiple supernatural beings or an average being. Examples: a small band of Brodkil (2-4), a gurgoyle, a dragon hatchling. Cost: 7 points.

Cost: 6 points

Cost: 10 points

Cost: Level of spell

Cost: 6 or 8 points

Cost: 2, 4, or 6 points

Cost: 6-15 points

Cost: 5 points

- Powerful supernatural being or a collection of average beings. Examples: faerie 1-3 gurgoyles, a gargoyle, 4-8 Brodkil. Cost: 8 points.
- A collection of powerful beings or a being of great power. Examples: 1-3 gargoyles, a gargoyle lord, a small tribe of faerie (6-12), lizard mage, 8-12 Brodkil. Cost: 9 points.
- A collection of beings of great power. Examples: 3-6 gargoyles, 1-3 lizard mages or gargoyle lords, 12-20 Brodkil, a small tribe of Simvan monster riders, a weak adult dragon. Cost: 10 points
- A minor demi-God or minor demon. Examples: adult dragon, a small tribe of gargoyles, 50-60 Brodkil, an average tribe of lizard men lead by a lizard mage, a baal-rog, an average sized tribe of faeries (20-30). Cost: 11 points.
- A major demi-god or demon. Examples: Jinn, Raksasha, and Gorgon. Cost: 12 points.
- A god's avatar. Examples: Krishna the Avatar (page 125 of Rifts Conversion Book Two), Veruna. Cost: 13 points
- A minor god. Examples: Magni; God of Strength (see page 152 of Rifts Conversion Books Two). Cost: 14 points.
- A major god. Examples: Odin the All-Father, Zeus; God of the Skies. Cost: 15 points.

Unlucky

Cost: 3, 6, & 9 points

For some reason, be negative karma or fate's spite, the character has bouts of poor luck. The unlucky background causes a character to automatically fail any action. The game master may declare any action a failure. This action fails in the worst possible way. For example, a character fires his laser pistol at a CS soldier while standing in the doorway of a small house. The GM decides to activate the characters Unlucky background. The laser blast misses the CS soldier hitting a nearby tree, cutting it down. That tree then falls on the house the character is inside. The house then collapses on top of character and pins him under the rubble.

A game master can not activate the Unlucky flaw if the player has used the Luck merit to succeed in an action. Luck:

- Automatically fail on one action per adventure. Cost: 3 points.
- Automatically fail on two actions per adventure. Cost: 6 points.
 Automatically fail on two actions per adventure. Cost: 6 points.
- Automatically fail on three actions per adventure. Cost: 9 points.