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Kim Reynolds · Governor
Chris Cournoyer · Lt. Governor
Matthew N. Strawn · Chief Executive Officer

AGENDA

IOWA LOTTERY COMMISSION

December 16, 2025

10:30 am

Dial In: 515-206-9299

(No PIN # is required to join the call)

- I. Call to Order
 - A. Approval of Agenda*
 - B. Approval of Minutes from November 25, 2025 Commission Meeting*
- II. Remarks from Iowa Department of Revenue Director Mary Mosiman
- III. CEO Report
- IV. Quarterly Report
 - A. Revenue (Sales & Marketing)
 - B. External Relations
 - C. Security
 - D. Finance
- V. Pull-Tab Related Services (Pollard Games, Inc. dba American Games)
 - A. Printing Services Renewal*
 - B. Pull-Tab Vending Machine Maintenance Renewal*
- VI. Game Rule Approvals
 - A. Millionaire For Life*
 - B. Scratch-Tickets*
 - C. InstaPlay*
- VII. Next Meeting – March 25, 2026
- VIII. Other Business
- IX. Adjournment

** Commission Action Required*

If you require the assistance of auxiliary aids or services to participate in or attend the meeting because of a disability please call our ADA coordinator at 515-725-7864, or if you are hearing impaired, call Relay TTY at 1-800-735-2942.

MINUTES

IOWA LOTTERY COMMISSION

November 25, 2025

2:00 p.m.

The Iowa Lottery Commission convened at 2:00 pm. by teleconference; Commission Vice-Chair Josh Cook presiding.

Commission Members Present on Teleconference:

Josh Cook, Mick Connealy, Mary Rathje, Dana Wingert

Commission Members Absent:

Katie New

Staff Participating:

Matt Strawn, Lottery CEO; Jon Roth, Sales and Marketing; Steve Waymire, Security; Deb Bassett, Commission Secretary

Others Present on Teleconference:

Alana Stamas, Steve French, Zach Waldmeier, and Brenda Emelo, Dept. of Revenue; John Fordyce, Attorney General's Office; Mitch Stone and Tracey Cohen, Scientific Games; Heather Hackbarth, Dept of Management; Xavier Leonard, Legislative Services Agency; Dar Danielson, Radio Iowa

CALL TO ORDER

Cook called the meeting to order at 2:00 p.m. and roll was taken. There was a quorum. Cook announced the meeting would be held via teleconference in accordance with Iowa Code section 21.8.

Wingert moved to conduct the meeting via teleconference. Rathje seconded. Motion carried unanimously.

APPROVAL OF AGENDA

Wingert moved to approve the agenda for the meeting. Connealy seconded. Motion carried unanimously.

APPROVAL OF MINUTES

Connealy moved to approve the October 27, 2025 Commission meeting minutes. Rathje seconded. Motion carried unanimously.

CEO COMMENTS

Strawn stated the scratch ticket has been one constant in the Iowa Lottery product portfolio over its 40-year history. The scratch ticket product category annually represents nearly two-thirds of all lottery product sales and is instrumental to the Iowa Lottery meeting both its budgeted sales forecasts and generating proceeds for beneficiaries like the Iowa Veterans Trust Fund.

We meet today to ensure the continued sustainability of the Iowa Lottery's scratch ticket product category with a proposed contract that appropriately manages enterprise risk while responsibly aligning incentives of the State of Iowa and its proposed primary scratch ticket provider.

Strawn thanked members of the RFP Evaluation Team for their work during the competitive public bidding process: the Iowa Lottery's Hale Strasser and Steve Waymire; the Department of Revenue's Steve French and Sam Hoerr; and John Fordyce from the Office of the Iowa Attorney General. Strawn also thanked Abby Sills on the Iowa Department of Revenue legal team for leading contract negotiations on behalf of the State of Iowa.

Strawn concluded by expressing gratitude to the Iowa Lottery's Jon Roth for his professionalism and business acumen as the lottery's executive management lead on this initiative over the past two years.

INSTANT TICKET PRIMARY VENDOR AGREEMENT – SCIENTIFIC GAMES

Roth provided an overview on how the lottery has contracted for scratch ticket printing. Historically, the lottery has had relationships with three different vendors (Pollard, Brightstar - formerly IGT, and Scientific Games) with no guarantees regarding contractual printing amounts. As a result, the lottery was free to print games as needed from any of these three vendors. In turn, vendors provided games on a cost basis but were not tied to the final performance of those games. The Lottery was responsible for game development and prize structures and bore the risk should something happen to the small number of individuals involved in the game development process.

The new primary vendor approach is intended to enhance increased instant ticket (scratch-ticket and pull-tabs) sales and ultimately proceeds to the State. This new model creates a business partner relationship with one primary print vendor. Under this agreement, the lottery will have full access to significant data resources and analytics, national game expertise, industry experts and best practices, while at the same time the vendor will be incented to develop the best games with attractive but also responsible prize structures. The result is that the vendor is paid a share of net sales based on two key components. The first is top line sales, ensuring both organizations are aligned with sales results. The second focus on prize structures and actual game prize payouts, a key component in support of the lottery's focus on integrity and responsible play. The result is that the vendor will be paid based on a share of net sales (sales less prize expenses).

Before you are three documents. The first is the General Terms and Conditions. This outlines the overall relationship between the Department of Revenue and Scientific Games with regard to the relationship, services and conditions. While today we are asking for your review and approval for Instant Ticket Printing, you will also notice references for Loyalty Program Services in the General Terms and Conditions. The separate Statement of Work for Loyalty Program services will be detailed in a future Lottery Commission meeting for your review and approval.

In addition to the General Terms & Conditions is the Statement of Work and the Service Level Management. The Statement of Work outlines the major components of the agreement including the Management Plan, the Product Plan, payment structure, and scratch-ticket inventory. The Management Plan is the key component of the agreement as it will provide for the lottery with the necessary roadmap and resources to better establish and manage toward those goals over a rolling 3 year horizon. The Product Plan focuses on the details necessary to effectively plan out how the overall goals can be achieved in terms of games development and timing, but will also afford the lottery and Scientific Games the opportunity to adapt to changing environment and player preferences. The payment structure outlines the 5.4% payment of net proceeds (sales less prize expense) as well as the penalty for lower performance (0.5%) as well as the bonus opportunity of 2.0% for exceeding goals. Instant ticket inventory under the agreement is addressed with the vendor taking over the lottery's current inventory of instant tickets at the start of the program to facilitate a smooth transition between business models, while also including

an approach that the parties will use to evaluate ongoing ticket needs should the agreement be ceased at some point in the future.

Lastly, the Service Management Levels outline the expectations for both organizations in terms of the game development process, game delivery & acceptance, and ultimately how issues would be addressed. The approach supports the revenue share model as it recognizes that both organizations are benefited by meeting deadlines in terms of being able to generate increased net proceeds, but in a way that meets the responsible play objectives of both organizations.

In summary, the agreement has significant benefits for the Iowa Lottery and the State of Iowa in terms of being able to significantly enhance and improve instant games and their performance, while at the same time establishing a business partnership to help reduce risk by creating enhanced processes, improved analytics, and greater accountability across a broader group of resources than currently is able to exist in the Iowa Lottery while continuing the focus on responsible play.

Roth asked the Commission approve the agreement with Scientific Games to become the primary vendor for Instant Ticket printing for the Iowa Lottery.

Rathje moved to approve the agreement with Scientific Games. Wingert seconded. Motion carried unanimously.

OTHER BUSINESS

Cook gave kudos to the lottery on the article that appeared recently in The Business Record marking the Iowa Lottery's 40th anniversary.

NEXT MEETING – DECEMBER 16, 2025

Cook reminded the commission the next regularly scheduled meeting is on December 16, 2025.

ADJOURNMENT

Wingert moved to adjourn. Rathje seconded. Motion carried unanimously.

Meeting adjourned at 2:17 p.m.



Iowa Lottery - Security Division
Quarterly Activity Summary
09/19/2025 to 12/08/2025

Incident Type	Incident Report	64
	Case Report	10

Contact Reasons	Contest Draw	1
	Employee Theft	3
	Fraud/Forgery	2
	Law Enforcement Assist	3
	Missing Packs/Tickets	2
	Missing Tickets - Shipping	5
	Other	4
	Player Assist	6
	Promotional Draw	4
	Quality Control Tickets	2
	Region Assist	1
	Retailer Assist	4
	Theft	5
	Ticket Re-construction	26
	Validations	6

Retailer Inspections	181
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IOWA LOTTERY
Statement of Revenues, Expenses and Changes in Net Position
For the Four Months Ending Friday, October 31, 2025

	Month ended 10/31/2025	Month ended 10/31/2024	Year-to-date 10/31/2025	Year-to-date 10/31/2024
Operating revenues:				
Scratch ticket sales	\$23,391,232.00	\$23,053,403.00	\$90,576,448.00	\$91,106,100.00
InstaPlay sales	2,437,022.00	2,568,224.00	11,744,853.00	8,739,343.00
Pick 3 sales	783,139.50	740,158.00	3,092,785.50	3,017,295.50
Powerball sales	3,439,389.00	3,863,556.50	27,876,938.50	13,170,565.50
Mega Millions Sales	3,568,295.00	1,586,434.00	9,319,145.00	9,452,247.00
Pick 4 sales	564,491.00	471,734.50	2,021,665.00	1,916,428.50
Lucky for Life sales	737,342.00	684,054.00	2,939,122.00	2,755,166.00
Lotto America sales	533,438.00	689,743.00	2,065,758.00	2,537,822.00
Pull-tab sales	1,252,639.02	1,221,849.50	5,104,905.38	4,796,336.78
Application fees	1,200.00	375.00	3,250.00	1,675.00
Other	819.67	1,135.49	3,204.12	57,665.62
Total operating revenues	36,709,007.19	34,880,666.99	154,748,074.50	137,550,644.90
Operating expenses:				
Scratch ticket prizes	17,443,785.08	16,019,763.50	64,416,181.08	63,211,857.85
InstaPlay prizes	1,762,344.33	2,014,908.55	8,963,049.81	6,417,538.76
Pick 3 prizes	542,250.00	444,094.80	2,089,530.50	1,810,377.30
Powerball prizes	1,734,499.70	1,946,407.80	14,022,990.03	6,638,417.10
Mega Millions prizes	1,785,327.30	793,217.00	4,660,370.30	4,743,738.59
Pick 4 prizes	338,694.60	283,040.70	1,212,999.00	1,149,857.10
Lucky for Life prizes	438,228.22	406,557.24	1,746,823.23	1,637,491.57
Lotto America prizes	266,719.00	344,871.50	1,032,879.00	1,236,617.60
Pull-tab prizes	790,346.84	772,361.91	3,201,812.57	3,007,087.33
Advertising/publicity	425,609.84	682,282.34	2,684,992.68	3,789,486.17
Retailer compensation expense	2,399,857.20	2,270,496.16	10,030,172.95	8,939,473.39
Ticket expense	234,337.57	257,430.21	1,103,688.68	1,035,692.44
Vendor compensation expense	606,726.58	636,035.83	2,544,067.64	2,214,253.31
Salary and benefits	895,344.43	894,156.64	3,583,681.39	3,608,681.92
Travel	22,500.49	20,764.59	104,512.26	107,182.15
Supplies	6,426.58	4,822.63	29,446.69	35,674.87
Printing	354.00	-	499.00	290.55
Postage	695.63	298.44	2,768.30	1,235.10
Communications	16,665.57	19,594.98	65,268.85	68,775.88
Rentals	8,570.72	8,554.88	34,273.64	34,257.69
Utilities	3,638.67	3,473.38	32,321.95	29,844.36
Professional fees	8,420.00	7,915.00	110,471.75	31,134.76
Vending machine maintenance	53,157.24	26,006.40	212,151.96	104,025.60
Outside services and repairs	181,125.07	170,582.58	751,008.44	587,022.07
Data processing	152,412.14	10,024.71	341,582.23	40,238.34
Equipment	77,130.00	54,985.56	277,271.84	197,250.61
Reimbursement to other state agencies	54,057.82	21,096.10	166,683.35	87,577.53
Depreciation	78,623.31	36,448.30	300,300.99	147,314.72
Amortization	91,790.89	45,884.70	162,315.16	183,538.80
MUSL/Lotto administrative expense	7,547.44	11,435.32	30,189.76	45,741.31
Debit card fees	34,880.80	21,817.09	143,995.45	79,186.09
Other	6,309.35	5,099.58	25,376.30	130,354.39
Total operating expenses	30,468,376.41	28,234,428.42	124,083,676.78	111,351,215.25
Operating income	6,240,630.78	6,646,238.57	30,664,397.72	26,199,429.65
Non-operating revenue (expenses):				
Proceeds to state causes	(6,195,245.93)	(6,998,823.70)	(31,132,954.97)	(24,985,543.37)
Interest income	64,967.65	67,372.26	272,063.76	327,383.44
Interest expense	(12,432.60)	(1,928.94)	(16,320.78)	(8,420.73)
Capital Contributions	-	47,425.00	-	47,425.00
Gain (Loss) on disposal of assets	48.15	1,885.00	48.15	1,885.00
Net non-operating revenues (expenses)	(6,142,662.73)	(6,884,070.38)	(30,877,163.84)	(24,617,270.66)
Change in net position	97,968.05	(237,831.81)	(212,766.12)	1,582,158.99
Net position beginning of period	10,986,073.94	11,140,884.36	11,296,808.11	9,320,893.56
Net position end of period	11,084,041.99	10,903,052.55	11,084,041.99	10,903,052.55

IOWA LOTTERY
Statement of Revenues, Expenses and Changes in Net Position
For the Five Months Ending Sunday, November 30, 2025

	Month ended 11/30/2025	Month ended 11/30/2024	Year-to-date 11/30/2025	Year-to-date 11/30/2024
Operating revenues:				
Scratch ticket sales	\$22,808,215.00	\$24,234,859.00	\$113,384,663.00	\$115,340,959.00
InstaPlay sales	2,387,513.00	2,254,896.00	14,132,366.00	10,994,239.00
Pick 3 sales	749,850.00	751,380.00	3,842,635.50	3,768,675.50
Powerball sales	5,000,369.00	2,909,881.00	32,877,307.50	16,080,446.50
Mega Millions Sales	3,950,830.00	2,467,422.00	13,269,975.00	11,919,669.00
Pick 4 sales	510,703.00	475,813.00	2,532,368.00	2,392,241.50
Lucky for Life sales	689,102.00	678,232.00	3,628,224.00	3,433,398.00
Lotto America sales	574,651.00	722,650.00	2,640,409.00	3,260,472.00
Pull-tab sales	1,129,119.04	1,100,386.56	6,234,024.42	5,896,723.34
Application fees	675.00	450.00	3,925.00	2,125.00
Other	756.17	660.71	3,960.29	58,326.33
Total operating revenues	37,801,783.21	35,596,630.27	192,549,857.71	173,147,275.17
Operating expenses:				
Scratch ticket prizes	14,512,696.67	15,955,569.00	78,928,877.75	79,167,426.85
InstaPlay prizes	1,723,640.00	1,680,304.18	10,686,689.81	8,097,842.94
Pick 3 prizes	469,140.00	506,825.40	2,558,670.50	2,317,202.70
Powerball prizes	2,520,611.45	1,441,606.42	16,543,601.48	8,080,023.52
Mega Millions prizes	1,975,366.25	1,241,202.08	6,635,736.55	5,984,940.67
Pick 4 prizes	306,421.80	285,487.80	1,519,420.80	1,435,344.90
Lucky for Life prizes	409,557.45	403,097.01	2,156,380.68	2,040,588.58
Lotto America prizes	287,325.50	361,325.00	1,320,204.50	1,597,942.60
Pull-tab prizes	709,789.96	688,484.97	3,911,602.53	3,695,572.30
Advertising/publicity	451,315.20	674,206.33	3,136,307.88	4,463,692.50
Retailer compensation expense	2,470,257.20	2,319,254.67	12,500,430.15	11,258,728.06
Ticket expense	233,036.73	258,753.51	1,336,725.41	1,294,445.95
Vendor compensation expense	604,235.59	546,615.09	3,148,303.23	2,760,868.40
Salary and benefits	788,158.25	782,709.34	4,371,839.64	4,391,391.26
Travel	20,376.49	26,812.06	124,888.75	133,994.21
Supplies	233.81	6,697.70	29,680.50	42,372.57
Printing	-	27.50	499.00	318.05
Postage	319.32	261.91	3,087.62	1,497.01
Communications	15,311.12	16,348.51	80,579.97	85,124.39
Rentals	27,284.90	8,657.07	61,558.54	42,914.76
Utilities	8,175.69	6,758.61	40,497.64	36,602.97
Professional fees	6,766.82	7,256.27	117,238.57	38,391.03
Vending machine maintenance	53,316.24	26,006.40	265,468.20	130,032.00
Outside services and repairs	117,599.00	121,548.15	868,607.44	708,570.22
Data processing	16,112.67	9,978.19	357,694.90	50,216.53
Equipment	80,865.41	81,592.10	358,137.25	278,842.71
Reimbursement to other state agencies	44,372.76	22,158.10	211,056.11	109,735.63
Depreciation	79,856.28	68,610.49	380,157.27	215,925.21
Amortization	40,578.79	45,884.70	202,893.95	229,423.50
MUSL/Lotto administrative expense	7,547.44	(159.35)	37,737.20	45,581.96
Debit card fees	37,102.53	22,402.06	181,097.98	101,588.15
Other	5,886.64	5,019.16	31,262.94	135,373.55
Total operating expenses	28,023,257.96	27,621,300.43	152,106,934.74	138,972,515.68
Operating income	9,778,525.25	7,975,329.84	40,442,922.97	34,174,759.49
Non-operating revenue (expenses):				
Proceeds to state causes	(10,166,711.82)	(8,204,276.88)	(41,299,666.79)	(33,189,820.25)
Interest income	96,114.73	107,639.88	368,178.49	435,023.32
Interest expense	(3,888.79)	(1,886.86)	(20,209.57)	(10,307.59)
Capital Contributions	-	128,725.00	-	176,150.00
Gain (Loss) on disposal of assets	-	-	48.15	1,885.00
Net non-operating revenues (expenses)	(10,074,485.88)	(7,969,798.86)	(40,951,649.72)	(32,587,069.52)
Change in net position	(295,960.63)	5,530.98	(508,726.75)	1,587,689.97
Net position beginning of period	11,084,041.99	10,903,052.55	11,296,808.11	9,320,893.56
Net position end of period	10,788,081.36	10,908,583.53	10,788,081.36	10,908,583.53

IOWA LOTTERY
PERFORMANCE MEASURES
FY 2026
November 30, 2025

MONTH		JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN
Gross Sales	Budget FY 2026	34,781,353	34,423,415	30,779,911	36,745,397	33,041,918	36,159,235	41,777,201	34,220,152	40,050,099	37,246,147	40,094,035	35,751,412
	Actual '26	35,409,247	39,706,182	42,919,204	36,706,988	37,800,352	-	-	-	-	-	-	-
Prize Expense	Budget FY 2026	22,312,770	22,004,359	19,986,886	23,247,297	21,421,892	23,289,208	26,456,001	22,215,086	25,752,755	24,430,381	26,019,243	23,209,800
	Actual '26	23,320,647	26,442,878	26,480,916	25,102,195	22,914,549	-	-	-	-	-	-	-
Operating Expenses	Budget FY 2026	1,523,955	1,505,229	1,437,114	1,518,348	1,435,365	1,501,983	1,570,209	1,466,374	1,518,359	1,471,741	1,575,335	1,543,034
	Actual '26	1,335,455	1,396,423	1,261,158	1,476,048	1,117,951	-	-	-	-	-	-	-
Total Proceeds	Budget FY 2026	6,824,097	5,579,415	5,232,316	6,687,987	5,767,308	5,057,812	7,840,650	6,578,421	5,863,153	6,604,519	7,189,374	5,991,794
	Actual '26	6,881,381	7,144,046	10,912,281	6,195,246	10,166,712	-	-	-	-	-	-	-
YEAR TO DATE													
Gross Sales	Budget FY 2026	34,781,353	69,204,768	99,984,679	136,730,076	169,771,994	205,931,229	247,708,430	281,928,582	321,978,681	359,224,828	399,318,863	435,070,275
	Actual '26	35,409,247	75,115,429	118,034,633	154,741,621	192,541,973	-	-	-	-	-	-	-
Prize Expense	Budget FY 2026	22,312,770	44,317,129	64,304,015	87,551,312	108,973,204	132,262,412	158,718,413	180,933,499	206,686,254	231,116,635	257,135,878	280,345,678
	Actual '26	23,320,647	49,763,525	76,244,441	101,346,636	124,261,185	-	-	-	-	-	-	-
Operating Expenses	Budget FY 2026	1,523,955	3,029,184	4,466,298	5,984,646	7,420,011	8,921,994	10,492,203	11,958,577	13,476,936	14,948,677	16,524,012	18,067,046
	Actual '26	1,335,455	2,731,878	3,993,036	5,469,084	6,587,035	-	-	-	-	-	-	-
Total Proceeds	Budget FY 2026	6,824,097	12,403,512	17,635,828	24,323,815	30,091,123	35,148,935	42,989,585	49,568,006	55,431,159	62,035,678	69,225,052	75,216,846
	Actual '26	6,881,381	14,025,427	24,937,708	31,132,954	41,299,666	-	-	-	-	-	-	-

Current Month Year to Date

Prize Payout - Budget	64.83%	64.19%
Prize Payout - Actual	60.62%	64.54%
Sales - Actual increase (decrease) vs. Budget		13.41%
Proceeds - Actual increase (decrease) vs. Budget		37.25%

IOWA LOTTERY
PERFORMANCE MEASURES

FY 2026													
November 30, 2025		JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN
MONTH													
Gross Sales	Budget FY 2026	34,781,353	34,423,415	30,779,911	36,745,397	33,041,918	36,159,235	41,777,201	34,220,152	40,050,099	37,246,147	40,094,035	35,751,412
	Actual '25	34,251,832	35,238,989	33,121,327	34,879,157	35,595,520	43,944,615	40,285,123	34,596,468	37,338,764	35,348,409	36,386,527	33,948,869
	Actual '26	35,409,247	39,706,182	42,919,204	36,706,988	37,800,352	-	-	-	-	-	-	-
Prize Expense	Budget FY 2026	22,312,770	22,004,359	19,986,886	23,247,297	21,421,892	23,289,208	26,456,001	22,215,086	25,752,755	24,430,381	26,019,243	23,209,800
	Actual '25	22,234,304	22,923,267	21,670,189	23,025,223	22,563,902	29,061,640	24,771,871	22,096,064	24,591,652	23,735,714	23,783,338	23,080,969
	Actual '26	23,320,647	26,442,878	26,480,916	25,102,195	22,914,549							
Operating Expenses	Budget FY 2026	1,523,955	1,505,229	1,437,114	1,518,348	1,435,365	1,501,983	1,570,209	1,466,374	1,518,359	1,471,741	1,575,335	1,543,034
	Actual '25	1,222,681	1,184,983	1,101,129	1,147,144	1,095,886	1,224,700	1,275,352	1,152,907	1,270,806	1,547,652	1,409,498	567,758
	Actual '26	1,335,455	1,396,423	1,261,158	1,476,048	1,117,951	-	-	-	-	-	-	-
Total Proceeds	Budget FY 2026	6,824,097	5,579,415	5,232,316	6,687,987	5,767,308	5,057,812	7,840,650	6,578,421	5,863,153	6,604,519	7,189,374	5,991,794
	Actual '25	6,629,199	5,017,168	6,340,353	6,998,824	8,204,277	8,632,425	10,374,207	8,038,966	7,704,841	6,232,796	6,890,293	5,083,351
	Actual '26	6,881,381	7,144,046	10,912,281	6,195,246	10,166,712							

YEAR TO DATE

Gross Sales	Budget FY 2026	34,781,353	69,204,768	99,984,679	136,730,076	169,771,994	205,931,229	247,708,430	281,928,582	321,978,681	359,224,828	399,318,863	435,070,275
	Actual '25	34,251,832	69,490,821	102,612,148	137,491,305	173,086,825	217,031,440	257,316,563	291,913,031	329,251,795	364,600,204	400,986,731	434,935,600
	Actual '26	35,409,247	75,115,429	118,034,633	154,741,621	192,541,973	-	-	-	-	-	-	-
Prize Expense	Budget FY 2026	22,312,770	44,317,129	64,304,015	87,551,312	108,973,204	132,262,412	158,718,413	180,933,499	206,686,254	231,116,635	257,135,878	280,345,678
	Actual '25	22,234,304	45,157,571	66,827,760	89,852,983	112,416,885	141,478,525	166,250,396	188,346,460	212,938,112	236,673,826	260,457,164	283,538,133
	Actual '26	23,320,647	49,763,525	76,244,441	101,346,636	124,261,185							
Operating Expenses	Budget FY 2026	1,523,955	3,029,184	4,466,298	5,984,646	7,420,011	8,921,994	10,492,203	11,958,577	13,476,936	14,948,677	16,524,012	18,067,046
	Actual '25	1,222,681	2,407,664	3,508,793	4,655,937	5,751,823	6,976,523	8,251,875	9,404,782	10,675,588	12,223,240	13,632,738	14,200,496
	Actual '26	1,335,455	2,731,878	3,993,036	5,469,084	6,587,035	-	-	-	-	-	-	-
Total Proceeds	Budget FY 2026	6,824,097	12,403,512	17,635,828	24,323,815	30,091,123	35,148,935	42,989,585	49,568,006	55,431,159	62,035,678	69,225,052	75,216,846
	Actual '25	6,629,199	11,646,367	17,986,720	24,985,544	33,189,821	41,822,246	52,196,453	60,235,419	67,940,260	74,173,056	81,063,349	86,146,700
	Actual '26	6,881,381	14,025,427	24,937,708	31,132,954	41,299,666	-	-	-	-	-	-	-

	Current Month	Year to Date
Prize Payout - Budget	64.83%	64.19%
Prize Payout - Actual	60.62%	64.54%
Sales - Actual increase (decrease) vs. Budget		13.41%
Proceeds - Actual increase (decrease) vs. Budget		37.25%

Second Amendment to Agreement for the Purchase of Pull-Tab Tickets and Related Services

This second amendment ("Second Amendment") to Agreement for the Purchase of Pull-Tab Tickets and Related Services, effective January 1, 2023 ("Agreement") is hereby entered into between Iowa Department of Revenue ("IDR") and Pollard Games, Inc. d/b/a American Games ("Contractor").

Section 1: Extension.

Per the terms of Section 5 of Agreement, IDR is exercising its option to renew the Agreement for one (1) additional one-year renewal period from January 1, 2026 through December 31, 2026, inclusive. There is one remaining one-year extension period available in the Agreement.

Section 2: Amendment.

The attached Schedule B shall be incorporated in place of Schedule B of the Agreement for the purpose of the term extension in Section 1 of this Second Amendment.

Section 3: Duty to Coordinate with Agent(s).

Contractor acknowledges its duty to coordinate with any agent or agents of IDR selected to provide services in the proximity to Contractor's obligations per Agreement as amended by Second Amendment, as directed by IDR. Contractor expressly agrees to schedule and, with the assistance of IDR, coordinate with agent or agents of IDR in performing duties outlined within Agreement.

Section 4: Ratification & Authorization.

Except as expressly amended and supplemented herein, the Agreement shall remain in full force and effect, and the parties hereby ratify and confirm the terms and conditions thereof. Each party to this Second Amendment represents and warrants to the other that it has the right, power, and authority to enter into and perform its obligations under this Second Amendment, and it has taken all requisite actions (corporate, statutory, or otherwise) to approve execution, delivery, and performance of this Second Amendment, and that this Second Amendment constitutes a legal, valid, and binding obligation.


Section 5: Execution.

IN WITNESS WHEREOF, in consideration of the mutual covenants set forth above and for other good and valuable consideration, the receipt, adequacy and legal sufficiency of which are hereby acknowledged, the parties have entered into this Second Amendment and have caused their duly authorized representatives to execute this Second Amendment.

Iowa Department of Revenue

Pollard Games, Inc.

Signature	Date
Name: Mary Mosiman	
Title: Director	

	12/3/2025
Signature	Date
Name: Steven Fingold	
Title: President	

SCHEDULE B: PRICING MATRIX

January 1, 2026 - December 31, 2026

Pricing below has been adjusted to reflect the percentage change in the National All Urban Consumer Price Index for the "all items" classification from July 2024 to July 2025 (2.7%). The new prices will be effective for all games ordered after January 1, 2026.

SECTION 1-Pricing for Games and Other Materials. Prices for tickets provided by Contractor are as follows:

Ticket Quantity	Cost of Order	Cost Per Ticket
250,000	\$7,300.26	\$ 0.029201
500,000	\$11,496.74	\$ 0.022993
1,000,000	\$19,482.85	\$ 0.019483
1,500,000	\$28,404.74	\$ 0.018936
2,000,000	\$36,687.28	\$ 0.018344
2,500,000	\$44,900.07	\$ 0.017960
3,000,000	\$52,241.01	\$ 0.017414
3,500,000	\$60,378.24	\$ 0.017251
4,000,000	\$68,306.23	\$ 0.017077
5,000,000	\$84,394.69	\$ 0.016879

SECTION 2-New Game Development. Contractor's development of a new game includes creative development, trademark search, press proofs, 6,480 sample tickets, 950 retailer manual pages, and 660 sales sheets. Contractor will charge the Lottery a one-time sum of \$4,406 for developing each new game.

SECTION 3-Ticket Storage. If the Lottery requests a delayed delivery date other than the delivery date specified in the working papers, the Contractor can store up to 9MM tickets for up to ninety (90) days at a Lottery cost of \$15 per skid per month. If the Lottery requests storage over and above ninety (90) days, a price will be determined between the parties at the time of the request. Confirmation of available warehouse space to be determined at time of request.

SECTION 4-Additional Pricing and Product Description. Upon request by the Lottery in the Working Papers, the Contractor must provide selective "seeding" of tickets, ultra-violet ink, fluorescent inks, accelerated delivery, or other printing options, barcode validation, or promotional ideas. Additional costs for these products are:

Description	Cost
Ultra-violet inks	Add \$628.79 per game
Selective seeding	Add 10% of the base game price per game
Fluorescent Inks	Add \$0.175/square inch/per thousand tickets
Standard industry ticket size with barcode activation insert ¹	Discount of \$0.50 per 1000 tickets
Accelerated Delivery	Costs determined by game
Printing options, full barcode validation, specifications or promotional ideas found in Schedule A	Pricing determined based on final

¹ Standard industry ticket size is 1 7/8" x 3 3/4", a shorter 5-tab ticket with a barcode insert or barcode activation card to be inserted into each pull-tab unit of tickets. (Current Lottery ticket size is 1 7/8" x 4)

Third Amendment to Agreement for the Maintenance of Pull-Tab Vending Machines

This third amendment ("Third Amendment") to Agreement for the Maintenance of Pull-Tab Vending Machines, effective October 1, 2022 ("Agreement") is hereby entered into between Iowa Department of Revenue ("IDR") and Pollard Games, Inc. d/b/a American Games ("Contractor").

Section 1: Extension.

Agreement is hereby extended for a one-year term, extending from January 1, 2026 to December 31, 2026, inclusive.

Section 2: Amendment.

The attached Schedule D shall be incorporated in place of Schedule D of the Agreement for the purpose of the term extension in Section 1 of this Third Amendment.

Section 3: Duty to Coordinate with Agent(s).

Contractor acknowledges its duty to coordinate with any agent or agents of IDR selected to provide services in the proximity to Contractor's obligations per Agreement as amended by Third Amendment, as directed by IDR. Contractor expressly agrees to schedule and, with the assistance of IDR, coordinate with agent or agents of IDR in performing duties outlined within Agreement.

Section 4: Ratification & Authorization.

Except as expressly amended and supplemented herein, Agreement shall remain in full force and effect, and the parties hereby ratify and confirm the terms and conditions thereof. Each party to this Third Amendment represents and warrants to the other that it has the right, power, and authority to enter into and perform its obligations under this Third Amendment, and it has taken all requisite actions (corporate, statutory, or otherwise) to approve execution, delivery, and performance of this Third Amendment, and that this Third Amendment constitutes a legal, valid, and binding obligation.


Section 5: Execution.

IN WITNESS WHEREOF, in consideration of the mutual covenants set forth above and for other good and valuable consideration, the receipt, adequacy and legal sufficiency of which are hereby acknowledged, the parties have entered into this Third Amendment and have caused their duly authorized representatives to execute this Third Amendment.

Iowa Department of Revenue

Pollard Games, Inc.

<u>Signature</u>	<u>Date</u>
<u>Name: Mary Mosiman</u>	
<u>Title: Director</u>	

 <u>Signature</u>	<u>12/3/25</u> <u>Date</u>
<u>Name: Steven Fingold</u>	
<u>Title: President</u>	

SCHEDULE D

January 1, 2026 - December 31, 2026

Pricing below has been adjusted to reflect the percentage change in the National All Urban Consumer Price Index for the "all items" classification from July 2024 to July 2025 (2.7%). The new prices will be effective January 1, 2026.

PURCHASE – PTVM

Cost per machine:	<u>6 game</u>	<u>12 game</u>
Cost of machines – outright purchase	TBD	TBD
Cost of relocation/removal services per machine, per occurrence	\$170	\$170
Repurchase price during term of Agreement including Option	\$1	\$2

CPI PERCENTAGE ADJUSTMENT FOR MAINTENANCE OF PTVM, BEGINNING ON JAN 1, 2025 UTILIZING THE NATIONAL ALL URBAN CPI, JULY 2023 TO JULY 2024:

	<u>6 game</u>	<u>12 game</u>
Monthly cost per machine for maintenance services	100%	100%
Cost of relocation/removal services per machine, per occurrence	100%	100%

MONTHLY MAINTENANCE FEE PER MACHINE, PER MONTH

Maintenance fee per machine is based on total number of machines in service:

250<Number of Machines<400	\$81.80 per machine, per month
400<Number of Machines<600	\$67.61 per machine, per month
600<Number of Machines<800	\$54.53 per machine, per month

IOWA LOTTERY GAME SPECIFIC RULES

MILLIONAIRE FOR LIFE™

The following are the game specific rules for the Iowa Lottery's implementation and operation of the MILLIONAIRE FOR LIFE multi-jurisdictional game. These game specific rules are generated in accordance with the authorities in Iowa Code sections 99G.9(3) and 99G.31(3) (2025). Further, these game specific rules are generated in compliance with the rules governing computerized games found in chapter 1106 of the Iowa Department of Revenue's administrative rules. These game specific rules incorporate the rules in 701 Iowa Administrative Code chapter 1106 except to the extent the rules in that chapter are expressly inapplicable to the multi-jurisdiction lottery games. In the event of inconsistencies, these game specific rules control any contrary provisions of 701 Iowa Administrative Code chapter 1106. In purchasing a ticket for or otherwise participating in the MILLIONAIRE FOR LIFE multi-jurisdiction lottery game, the player agrees to comply with and abide by these game specific rules, by all other statutes and administrative rules governing the Iowa Lottery, and by the MILLIONAIRE FOR LIFE national game rules adopted by the Multi-State Lottery Association.

SECTION 1 – DEFINITIONS

The following definitions apply unless the context requires a different meaning or is otherwise inconsistent with the intention of the rules adopted by the Multi-State Lottery Association.

- A. "Administrator" means the Iowa Lottery Administrator as described in Iowa Code sections 99G.5 and 99G.7.
- B. "Annuity" means the Millionaire for Life Grand Prize or Second Level Prize paid in annual installments for the Annuitant's Measuring Life.
- C. "Annuitant" means the individual(s) or Entity who receives the benefits of an Annuity resulting from a Winning Ticket for the Grand Prize or Second Level Prize paid under the annuity option.
- D. "Central Gaming System" or "CGS" means the computer system(s) required to allow the processing, storage, and reporting of gaming transactions with all intended redundancy, which can include multiple sites and multiple vendors. Systems required for processing of transactions through non-traditional methods (electronic or web play, mobile play, plays through devices that are not Terminals, etc.) are part of the CGS. Terminals and retailer-provided point of sale devices such as cash registers or player-provided point of sale devices such as smartphones are not part of the CGS.
- E. "Claimant" means any individual(s) or Entity submitting a claim form within the required time period to collect a Prize for an official Millionaire for Life Ticket. A Claimant may be the Purchaser, the individual(s) or Entity named on a signed official Millionaire for Life Ticket, the bearer of an unsigned official Millionaire for Life Ticket, or any other individual or Entity who may seek entitlement to a Millionaire for Life Prize payment in accordance with the Millionaire for Life Rules.
- F. "Claim Limitation Period" means the requirement that a Prize for a Winning Ticket must be claimed within one hundred eighty (180) days of the valid Drawing date for which the Winning Ticket was purchased.
- G. "Computer Pick" means a Game feature that allows the random selection of game play number indicia by the authorized retailer computer (or as otherwise permitted by a Selling Lottery) that appears on a Ticket and is used as the First Set of Numbers and Second Set of Numbers by a Player.
- H. "Deferred Annuity Portion" means the portion of the Annuity Option paid once the Prizewinner exceeds the Guaranteed Portion of the Annuity.

- I. “Drawing” means a formal process of randomly selecting the Winning Numbers in the Game in accordance with the procedures outlined in these Game Specific Rules, the national game rules for the Game adopted by the Multi-State Lottery Association, the applicable provisions of Iowa law, and Iowa Lottery policy.
- J. “Entity” means any Claimant other than an individual who claims a Prize. In the event an Entity claims a Grand Prize or Second Level Prize, the Entity can only be paid a lump sum cash Prize or the minimum twenty (20) year Annuity.
- K. “First Set of Numbers” means the first set of numbers from one (1) to fifty-eight (58).
- L. “Fixed Prize” means a set amount awarded in the Game unless a Liability Limit is reached.
- M. “Future Play” means a Game feature which allows a Player to select numbers for one or more future Drawing(s) scheduled after the next most immediate Drawing. A Future Play can be for up to ten (10) consecutive Drawings on a single Play Slip.
- N. “Game” means the Millionaire for Life lottery game.
- O. “Game Administrator” means the Multi-State Lottery Association (MUSL). The Game Administrator is not a Lottery, or part of the Selling Lotteries.
- P. “Game Specific Rules” means these rules, adopted by the Iowa Lottery Commission in accordance with Iowa Code section 99G.9(3) and other applicable provisions of state law, which govern the Millionaire for Life lottery game.
- Q. “Grand Prize” means the Prize amount awarded for matching five (5) out of fifty-eight (58) numbers in the First Set of Numbers, and one (1) out of five (5) numbers in the Second Set of Numbers. If more than one Play from all Selling Lotteries wins the Grand Prize, the Grand Prize shall be divided among the persons holding such Plays, as provided in these Game Specific Rules.
- R. “Guaranteed Annuity Portion” means the portion of the Annuity where the Prizewinner is guaranteed Annuity payments for the first twenty (20) years of the Claimant’s Measuring Life as defined in these Game Specific Rules.
- S. “Individual” means a natural person.
- T. “Internal Control System” means a system maintained by the Iowa Lottery that records and reports game sales, prize wins, and other information as required by the Selling Lotteries or Game Administrator.
- U. “Liability Limit” means a pre-established threshold, as determined and announced by the Selling Lotteries before sales commence for a Drawing to which the threshold applies. The Liability Limit will be posted on the Selling Lotteries’ websites.
- V. “Measuring Life” or “Life” means the period over which a Grand Prize or Second Level Prize is paid out under the Annuity option. For each Winning Ticket, the Measuring Life shall be the natural life of the individual who the Iowa Lottery determines to be a valid Prizewinner. However, for the following Claimants, the Measuring Life shall be fixed at twenty (20) years:
- An Entity.
 - More than one individual who claims a Prize on the same Ticket.
 - A minor under the age of 18, or any group of Claimants including a minor under the age of 18.
- W. “Multi-Draw” means a Game feature which allows a Player to select Plays for up to ninety (90) consecutive

Drawings on one (1) or more Tickets, starting with the next scheduled Drawing. The cost of a Multi-Draw Ticket depends on the number of draws and the number of Plays that are selected.

- X. “Pari-Mutuel” means the appropriate Prize is divided by the number of Winning Plays for a Prize Level.
- Y. “Play” means a Player’s selection of five (5) different numbers from the First Set of Numbers and one (1) additional number from the Second Set of Numbers. The additional number from the Second Set of Numbers may be the same number as one of the five numbers a Player selects from the First Set of Numbers. A Player may select numbers by communicating the six (6) numbers to a Retailer; by marking five (5) numbered spaces in the First Set of Numbers and one (1) numbered space in the Second Set of Numbers on a Millionaire for Life Play Slip and submitting it to a Retailer; or by requesting a Computer Pick from a Retailer. The Retailer shall then issue a Ticket containing the selected set or sets of numbers and the Prize payment option, each of which constitutes a Play. Each Play costs \$5.00, or as otherwise determined by all Selling Lotteries.
- Z. “Play Slip” means an optically readable card on paper stock issued by the Iowa Lottery that a Player uses to make a Millionaire for Life Play or Plays.
- AA. “Player” or “Purchaser” means a person at least twenty-one (21) years of age, who purchases a Millionaire for Life Ticket.
- BB. “Prize” means the amount(s) as described in section 6.B. of these Game Specific Rules and in the national game rules adopted by MUSL, to which a Claimant is entitled upon presentation of a Winning Ticket.
- CC. “Prize Pool” means the number of dollars available to fund all Prizes. The Prize Pool for any Drawing is expected to be 55% of sales.
- DD. “Prizewinner” means a Player who is entitled, as a result of successful Claimant verification and successful Play and Ticket validation, to receive a Prize under the rules of this Game.
- EE. “Retailer” means a person or an Entity authorized by the Iowa Lottery to sell lottery Plays.
- FF. “Sales Cut-Off” means the time after which Plays will not be accepted for a Drawing. The Sales Cut-Off occurs Monday through Sunday no later than sixty (60) minutes prior to each Millionaire for Life Drawing.
- GG. “Second Level Prize” means the Prize amount awarded for matching 5 out of 58 numbers in the First Set of Numbers and none (0) out of five (5) numbers in the Second Set of Numbers, subject to limitations set out below.
- HH. “Second Set of Numbers” means the second set of numbers from one (1) to five (5). A number in the Second Set of Numbers may be the same as one (1) through five (5) selected from fifty-eight (58) in the First Set of Numbers.
- II. “Selling Lottery” or “Selling Lotteries” means the Iowa Lottery and other Lotteries that operate the Millionaire for Life lottery game.
- JJ. “Subscription Play” means an extended, Multi-Draw purchase option wherein the same set(s) of numbers may be placed for a specified number of consecutive draws effective on a future prescribed date. If a purchased set of numbers on a Subscription Play matches the randomly selected Winning Numbers in the applicable Drawing for either the Grand Prize or Second Level Prize, a claim form for the Subscription Play must still be presented, in writing, to the Iowa Lottery.
- KK. “Terminal” means a device that is issued by the Iowa Lottery to Retailer that is authorized by the Iowa Lottery to interact with the Iowa Lottery’s Central Gaming System to issue Iowa Lottery Tickets and to enter, receive, and process Iowa Lottery transactions that may include issuing Tickets, validating Tickets, and transmitting reports.

- LL. “Ticket” means the tangible evidence of participating in the Game that is produced on official paper stock by a Retailer in an authorized manner, bearing Player or computer selected numbers, Game name, Drawing date, amount of wager, and validation data which contain the Play or Plays selected by the Player, either manually or by Computer Pick.
- MM. “Winning Numbers” means the five (5) one- (1) or two- (2) digit numbers from the First Set of Numbers, and a one (1) digit number from five (5) in the Second Set of Numbers, randomly selected during a Drawing, that shall be used to determine the Winning Play.
- NN. “Winning Play” means a Play that matches the Winning Numbers.
- OO. “Winning Ticket” means a Ticket that has passed all Iowa Lottery validation and security requirements and that contains a set of numbers entitling Claimant to a Prize. Each Winning Ticket must meet all Play validation requirements as established by the Iowa Lottery.
- PP. “Unclaimed Prize” means a Prize that has not been formally claimed or redeemed by a Claimant within the specified claim period as set forth in these Game Specific Rules. In no event shall any Prize that remains unclaimed after the period set by these Game Specific Rules become or constitute unclaimed property or abandoned property.

SECTION 2 – GAME DESCRIPTION AND PLAY

- A. To play the Game, a Player selects, or has the Terminal randomly assign through a Computer Pick, five (5) numbers from the First Set of Numbers which includes a range of consecutive numbers from one (1) to fifty-eight (58) and one (1) number from the Second Set of Numbers which includes a range of consecutive numbers from one (1) to five (5). The number selected from the Second Set of Numbers may be the same number as one of the five (5) numbers a Player selects from the First Set of Numbers, or has the Terminal randomly assign through a Computer Pick from the First Set of Numbers.
- B. Play selections of fewer than or more than six (6) numbers are impermissible and void.

SECTION 3 – GAME TICKETS AND COST

A. *Cost*

1. The price of a single Play shall be \$5.00.
2. The price of a Ticket may vary based on the number of Plays purchased by a Player for any given Drawing and whether the Player elects to use the Future Play or Multi-Draw Game features.
3. The Administrator may, from time to time, establish a discount for Players for limited promotional purposes.

B. *Tickets*

1. All Lottery Tickets issued for this Game shall be clearly identified with the name of the Game and the date or dates of the Drawing(s) for which they apply.
2. Tickets are sold every day during the normal business hours of the Retailers authorized to sell Tickets. The sale period for any given Drawing is subject to the Sales Cut-Off and will terminate on the date of the Drawing no later than 9:15 P.M. Central Time.
3. Play Slips are available at no cost to the Player. Play Slips are not Tickets, have no pecuniary or Prize value, and shall not constitute evidence of a purchase or number selections.

SECTION 4 – CANCELLATIONS AND SELL-OUTS PROHIBITED

- A. Plays may not be canceled once recorded on the Iowa Lottery's Central Gaming System.
- B. No Ticket, or portion thereof, shall be returned to the Iowa Lottery or any other Selling Lottery for credit.
- C. Tickets that are accepted by Retailers as returned Tickets and that cannot be resold are owned by the bearer thereof.
- D. No Retailer may sell, and no Player may purchase, a Ticket or combination of Tickets that would result in a guarantee that the Player would win a Grand Prize or a Second Level Prize.

SECTION 5 – DRAWINGS

- A. Drawings in the Game shall randomly generate, by mechanical means, Winning Numbers, pursuant to the controls and methods defined by the Selling Lotteries.
- B. Drawings to select Winning Numbers shall be conducted seven (7) days per week at the designated time below. However, the day, time, or location of Drawings may be modified as determined by all Selling Lotteries offering the Game. Any modification to the day, time, or location of Drawings will be publicly announced by the Selling Lotteries.
- C. Drawings to select the Winning Numbers shall be conducted at the studios of the Game Administrator at approximately 10:15 P.M. Central Time.
- D. All Drawings will be open to the public and shall be witnessed by an independent certified public accounting firm.
- E. Official results of the Drawings, even though announced, are located in the draw files at the offices of the Game Administrator. Neither the Game Administrator, the Iowa Lottery, nor any other Selling Lotteries shall be liable for media misprints or incorrectly announced Winning Numbers on any website(s) and social media platforms.

SECTION 6 – PRIZES

A. *Generally*

- 1. There are nine (9) Prize Levels in the Game and each Prize Level, along with the associated Prizes, the odds of winning at each Prize Level, and the required match sequences, are described in the table in section 5.B. of these Game Specific Rules below. However, in the event there are multiple winners in a Prize Level, Prize amounts may be reduced as set forth in these Game Specific Rules.
- 2. The Grand Prize shall be determined on a Pari-Mutuel basis and the Second Level Prize, in certain circumstances, may become Pari-Mutuel. All other Prizes are Fixed Prizes. A more detailed description is found below in Section 5.B of these Game Specific Rules.
- 3. In a single Drawing, a Claimant may win in only one (1) Prize Level per Winning Play and shall be entitled only to the highest Prize Level for that Winning Play.
- 4. The Prize Pool for the aggregate of all Prize Levels shall consist of fifty-five percent (55%) of the sales receipts for each Drawing.
- 5. The cash value of the lump sum payment of the Grand Prize and Second Level Prize are posted on the Iowa Lottery's and the Game Administrator's websites. The cash value of the lump sum payment for the Grand Prize and Second Level Prize are subject to change.

B. Match Sequences, Probabilities, Prize Amounts, and Prize Levels

Match Sequences per Play	Probability Distribution	Prize Amount	Prize Level
All five (5) of the First Set of Numbers + One (1) of the Second Set of Numbers	22,910,580.000000	\$1,000,000 per year for Life	Grand Prize
All five (5) of the First Set of Numbers + None (0) of the Second Set of Numbers	5,727,645.000000	\$100,000 per year for Life	Second Level Prize
Any four (4) of the First Set of Numbers + One (1) of the Second Set of Numbers	86,455.018868	\$7,500	Third Prize
Any four (4) of the First Set of Numbers + None (0) of the Second Set of Numbers	21,613.754717	\$500	Fourth Prize
Any three (3) of the First Set of Numbers + One (1) of the Second Set of Numbers	1,662.596517	\$250	Fifth Prize
Any three (3) of the First Set of Numbers + None (0) of the Second Set of Numbers	415.649129	\$50	Sixth Prize
Any two (2) of the First Set of Numbers + One (1) of the Second Set of Numbers	97.799795	\$25	Seventh Prize
Any two (2) of the First Set of Numbers + None (0) of the Second Set of Numbers	24.449949	\$8	Eighth Prize
Any one (1) of the First Set of Numbers + One (1) of the Second Set of Numbers	15.647967	\$8	Ninth Prize
Overall Odds	8.467665		

C. Prize Liability Limitation

1. In the event that a Liability Limit would be exceeded for a particular Drawing, the Prize amounts for each Prize Level shall be adjusted in accordance with a formula established by the Selling Lotteries so that the aggregate liability for Prizes in such Drawing shall not exceed the Liability Limit.
2. Grand Prize Payout — Except as provided in these Game Specific Rules and the national game rules adopted by the Game Administrator, the Grand Prize shall be paid either as an Annuity or lump sum cash. A Grand Prize payout shall be divided equally among the number of Grand Prize-Winning Plays as set forth below. Under certain circumstances, as described in these Game Specific rules, the Grand Prize is required to be paid in a single, lump sum cash payment and no annuitized payment option is available.
 - a. One Grand Prize-Winning Play Among the Selling Lotteries. If there is one (1) Grand Prize- Winning Play, the annuitized Prize value will be \$1,000,000 per year for Life, paid in annual installments, or a one-time lump sum cash Prize payment. The Grand Prize-Winning Play purchaser may choose the cash option as an alternative to the annuity option.
 - b. Two to Twenty Grand Prize-Winning Plays Among the Selling Lotteries. If there is more than one (1) and fewer than or equal to twenty (20) Grand Prize-Winning Plays, the annuitized payment based on an annuitized Prize value of \$1,000,000 per year will be divided by the total number of Grand Prize-Winning Plays. The minimum annuitized Prize value for this category will be \$50,000 per year for life. The two (2) to twenty (20) Grand Prize-Winning Play Purchasers may choose the cash option as an alternative to the annuity option.
 - c. Twenty-One or More Grand Prize-Winning Plays Among the Selling Lotteries. If there are twenty-one (21) or more Grand Prize-Winning Plays, no annuity option shall be available. Rather, the Grand Prize cash value shall be divided equally among all Grand Prize-Winning Plays and paid in one lump sum cash payment per each winning Play that has been claimed and validated. The minimum Grand Prize value for each of the twenty-one (21) or more Grand Prize-Winning Plays shall be not less than the lowest tier Prize paid for the same Drawing.

2. Second Level Prize Payouts — Except as provided in these Game Specific Rules and the national game rules adopted by the Game Administrator, the Second Level Prize shall be paid either as an Annuity or lump sum cash. For each Second Level Prize Winning Play, the annuitized Prize value will be \$100,000 annually for Life, paid in annual installments, or a one-time lump sum cash Prize payment, unless a Liability Limit would be exceeded.
 - a. One to Twenty Second Level Prize-Winning Plays Among the Selling Lotteries. If there are between one (1) and twenty (20) Second Level Prize-Winning Plays, the annuitized Second Level Prize value will be \$100,000 per year for life. Any of these one (1) to twenty (20) Second Level Prize-Winning Play Purchasers may choose the cash option as an alternative to the annuity option. The amount of the cash option for this category will be the amount of the Second Level Prize cash option as established by all of the Selling Lotteries.
 - b. Twenty-One or More Second Level Prize-Winning Plays Among the Selling Lotteries. If there are twenty-one (21) or more Second Level Prize-Winning Plays, the Second Level Prize liability shall be capped at an amount as determined by the Selling Lotteries, and shall be split equally among all Second Level Prize-Winning Plays, and shall be paid in one (1) lump sum cash payment, without an annuity option. The minimum prize value for this category shall not be less than the lowest tier Prize paid in that respective Drawing.
3. Third Level Prize Payouts — The third level Prize payout will be paid as a \$7,500 Fixed Prize and paid in one single cash payment.
4. Fourth Level Prize Payouts — The fourth level Prize payout will be paid as a \$500 Fixed Prize and paid in one single cash payment.
5. Fifth Level Prize Payouts — The fifth level Prize payout will be paid as a \$250 Fixed Prize and paid in one single cash payment.
6. Sixth Level Prize Payouts — The sixth level Prize payout will be paid as a \$50 Fixed Prize and paid in one single cash payment.
7. Seventh Level Prize Payouts — The seventh level Prize payout will be paid as a \$25 Fixed Prize and paid in one single cash payment.
8. Eighth and Ninth Level Prize Payouts — The eighth and ninth level Prize payouts will be paid as a \$8 Fixed Prize each and paid in one single cash payment.

D. Life Annuity Requirements and Restrictions

1. Minimum Annuity Period — An Annuitant shall be paid their appropriate Grand Prize share or Second Level Prize share on an annual basis for life, or for the twenty (20) year term of the Guaranteed Annuity Portion, whichever is longer.
 - a. The initial payment under the Annuity Option shall be paid as soon as possible upon completion of internal validation procedures and in accordance with these Game Specific Rules.
 - b. In the event that an Annuitant dies within the twenty (20) year Guaranteed Annuity Portion, any remaining Prize payments in the Guaranteed Annuity Portion shall be paid to the Annuitant's estate or to the Annuitant's beneficiary pursuant to the Iowa Lottery's administrative rules and other applicable Iowa law.
2. Proof of Life — Prior to the beginning of payment of the Deferred Annuity Portion, the Iowa Lottery shall seek proof of life from the Annuitant for the purpose of verifying that the Annuitant is still alive.
 - a. Responsibilities of the Iowa Lottery. The Iowa Lottery shall send an affidavit letter to the Annuitant requesting

proof of life prior to payment of the Deferred Annuity Portion. A proof of life affidavit letter will be sent to the Annuitant each subsequent year prior to the next scheduled installment payment.

- b. Responsibilities of the Annuitant. The Annuitant shall sign the affidavit letter and the letter shall bear the seal of a notary public. The affidavit letter shall be returned to the Iowa Lottery.
 - c. Failure to Complete Affidavit. If the Annuitant fails to provide a signed and notarized affidavit letter, the Iowa Lottery shall not make any further Deferred Annuity Portion payments. However, when, in the Administrator's sole discretion, the facts underlying an Annuitant's failure to provide a completed annual affidavit letter are reasonable, the Deferred Annuity Portion payments may resume. No interest shall be paid by the Iowa Lottery on the value of the Prize or any payment thereof during any period that a Prize payment was not made due to failure of the Annuitant to provide an affidavit letter.
 - d. Death of an Annuitant. In no event shall installment payments be made in the Deferred Annuity Portion of the annuity option after the Annuitant's death.
3. Address Information — It shall be the Prizewinner's responsibility to provide the Iowa Lottery with any updated information regarding the address to which Prize installments will be mailed even if a full annual payment or multiple payments have been assigned to a third party.

SECTION 7 – CLAIMS AND VALIDATIONS

A. In General

1. Claims related to and validations of Winning Tickets sold by the Iowa Lottery shall be processed by the Iowa Lottery. Winning Tickets purchased from any other Selling Lottery are subject to the claim and validation procedures of the other Selling Lottery.
2. The Iowa Lottery, any other Selling Lottery, and the Game Administrator shall not be responsible for Prizes that are not claimed following the proper procedures as determined by the Selling Lottery.
3. Iowa Lottery Prizes, including Prizes in this Game, are subject to state and federal income tax withholding and to the State of Iowa's setoff program.

B. Claims

1. Claim Limitation Period — All Prizes must be claimed within one hundred eighty (180) days of the valid Drawing date for which the Winning Ticket was purchased.
2. Form of Claim — All Prize claims must be submitted to the Iowa Lottery in writing within the Claim Limitation Period and in the form and manner prescribed by the Iowa Lottery.
3. Payout Election — In the event the Claimant wins the Grand Prize or the Second Level Prize, the Claimant must make an irrevocable election of the cash option or the annuity option in writing within sixty (60) days of the date the Claimant becomes entitled to such Prize. The Claimant's written, irrevocable election must be signed by the Claimant. The payout election shall be made in the form and manner indicated by the Iowa Lottery.
4. Minor Claimants — In the event the Claimant is a minor, claims shall be made in accordance with the provisions of Iowa Code chapter 99G and Iowa Administrative Code 701 chapter 1101.
5. Claim Errors — The Iowa Lottery shall not be responsible to a Claimant for Plays redeemed in error by a Retailer.
6. Unclaimed Prizes — If the Grand Prize goes unclaimed, all funds collected by the Game

Administrator to pay a Grand Prize shall be returned to the Selling Lotteries in proportion to the sales from each Selling Lottery. An unclaimed Prize shall not be considered unclaimed property.

C. Ticket and Play Validations

1. Ticket Validation
 - a. To be eligible for a Prize, the Play must have been issued on a Ticket by a Retailer.
 - b. Tickets are void if:
 - i. The Ticket is stolen, unissued, unreadable, mutilated, altered, reconstituted, counterfeit in whole or in part, miscut, defective, tampered with, printed or produced in error, or blank or partially blank; or
 - ii. The printing is irregular; or
 - iii. Apparent or asserted symbols are not confirmed by validation number; or
 - iv. The Ticket fails any of the Iowa Lottery's other validation tests.
2. The Winning Play must have been recorded on the Central Gaming System prior to the Drawing, must match exactly with the official file of Winning Tickets, and must not have been previously paid. In the event of a contradiction between information as printed on the Ticket and as accepted by the Iowa Lottery's Central Gaming System, the Play information accepted by the Iowa Lottery's Central Gaming System shall be the valid Play.
3. A Ticket matching all Game play, serial number, and other validation data recorded in the Iowa Lottery's Central Gaming System shall be the only valid proof of a Play and the only valid receipt for claiming or redeeming any Prize.
4. To be a valid Play and eligible to receive a Prize, a Player's Ticket shall satisfy all the requirements established by a Selling Lottery for validation of Plays sold through its Central Gaming System, any other validation requirements adopted by the Selling Lotteries, and the Game Administrator's security requirements. The Selling Lotteries shall not be responsible for Tickets that are altered in any manner.
5. Except as may be permitted by the Selling Lottery, under no circumstances will any Prize be paid without an official Ticket matching all Play requirements, serial number, and other validations required by these Game Specific Rules and the national game rules adopted by the Game Administrator, and additional validation data residing in the Selling Lottery's Central Gaming System. Such Ticket shall be the only valid proof of the Play and the only valid receipt for claiming or redeeming such Prize.
6. In addition to the above, to be deemed a valid, Winning Play, all the following conditions must be met:
 - a. The validation data must be present in its entirety and must correspond, using the computer validation file, to the number selections printed on the Winning Play displayed on a Ticket for the date of the applicable Drawing;
 - b. The Play numbers, validation data, and the purchase date of an apparent Winning Play must appear on the official file of Winning Plays, and a Play with that exact data must not have been previously paid;
 - c. The Play must not be misregistered, or a voided Ticket pursuant to section 7.B.1.c. above, and the Play's Ticket must not be defectively printed or printed or produced in error to an extent that it cannot be processed by the Selling Lottery that issued the Play;
 - d. The Ticket must have been issued by an authorized Retailer of the Selling Lottery and printed on paper in compliance with MUSL Rule 2;
 - e. In submitting a Play for validation, the Claimant agrees to abide by all applicable laws, all rules and

regulations, instructions, conditions, and final decisions of the Administrator;

- f. There must not be any other breach of these Game Specific Rules in relation to the Play that, in the opinion of the Administrator, justifies invalidation; and
- g. The Play must be submitted to the Selling Lottery that issued it.

D. *Validation Failures*

- 1. In the event a Play does not meet the Play Validation Requirements and is not paid by the Iowa Lottery, any dispute shall be governed by section 10, below.

SECTION 8 – PAYMENT

- A. Process for Prize Payments — If a written claim has been made within the applicable Claim Limitation Period, and all validation requirements established by these Game Specific Rules and the Iowa Lottery have been met, Prizes will be paid through the Iowa Lottery in accordance with the Iowa Lottery’s internal policies and procedures for Prize payment.
- B. Assignment of Prize — There shall be no assignment of Prizes except as permitted by Iowa Administrative Code rule 701—1101.5 and any other applicable provision of law.
- C. Tax and Setoff — The Iowa Lottery will calculate and withhold all applicable state and federal taxes from any Prize prior to payment. The Iowa Lottery will also determine and withhold any required amount from a Prize to satisfy a debt subject to the State of Iowa’s setoff program.

SECTION 9 – INELIGIBLE PLAYERS

- A. Plays shall not be purchased, and a Prize won by any Play either in whole or in part, shall not be paid to any of the following persons:
 - 1. Any person prohibited from purchasing a ticket or share issued by the Iowa Lottery Division or prohibited from being paid a prize by the Iowa Lottery Division under Iowa Code section 99G.31(3)(g) and (h); and,
 - 2. Any person who has signed up for the Iowa Lottery’s voluntary self-exclusion program, including but not limited to those persons who have requested removal from the program, but who have not yet received confirmation of their reinstated ability to play games offered by and receive prizes paid by the Iowa Lottery; and,
 - 3. An employee of the Game Administrator; and,
 - 4. Any person residing in the same household of an individual described in sections 9.A.1. or 9.A.2. of these Game Specific Rules; and,
 - 5. Any person designated as ineligible to play the Game in any other Selling Lottery jurisdiction shall be also ineligible to play the Game in Iowa and all other Selling Lottery jurisdictions.
- B. Any person under the age of twenty-one (21) is prohibited from purchasing a Play in Iowa. However, a person under the age of twenty-one (21) who is the recipient of an otherwise lawfully purchased and transferred Ticket as permitted by Iowa Code section 99G.30(3) and Iowa Administrative Code rule 701 chapter 1101 may receive a Prize.

SECTION 10 – APPLICABLE LAW AND DISPUTES

A. *Applicable Law*

1. In purchasing a Play, or attempting to claim a Prize, Purchasers and Claimants agree to comply with and abide by all applicable laws, rules, regulations, procedures, and decisions of the Iowa Lottery, and by directives and determinations of the Administrator.
2. Except as in these Game Specific Rules, all rules and regulations of the Iowa Lottery shall govern the operation of the Game. All determinations of Winning Tickets shall be made by the Administrator, whose judgment shall be final.
3. All winners, Tickets, and transactions are subject to the Iowa Lottery's rules and regulations and all other applicable state law.
4. In the event the Game is no longer offered by the Iowa Lottery, Iowa state law will govern the process by which the Iowa Lottery will use any amount it may have in a Prize reserve account.

B. *Limitation of Liability*

1. It shall be the sole responsibility of the Player to verify the accuracy and readability of the information printed on a Ticket at the time of purchase. After the Player leaves a Retailer location, neither a Retailer nor the Iowa Lottery shall be liable for any errors in the accuracy and readability of a Ticket occurring for any reason.
2. The Iowa Lottery shall not be responsible for lost or stolen Tickets.
3. The Iowa Lottery shall not be liable to pay any Prize upon a Play purchased, claimed, or sold in violation of these Game Specific Rules or the laws, administrative rules, procedures, and decisions of the Iowa Lottery; any such Prize claimed but unpaid shall constitute an Unclaimed Prize under these Game Specific Rules.

C. *Final Determinations*

1. Consistent with Iowa Code chapter 99G, decisions made by the Administrator, including but not limited to the declaration of Prizes, the payment or transfer thereof, and the interpretation of these Game Specific Rules shall be final and binding on all Play Purchasers and on every person making a Prize claim in respect thereof in this state.

D. *Disputes*

1. Any claims or litigation relating to the Plays or Tickets may only be brought against the Selling Lottery in the jurisdiction where the Plays or Tickets were purchased. Any claims or litigations relation to Plays or Tickets sold in Iowa shall apply Iowa law and shall solely be brought in the Iowa District Court for Polk County or the United States District Court for the Southern District of Iowa, Central Division, wherever jurisdiction is appropriate.
2. Nothing in these Game Specific Rules shall be construed as a waiver of any defense or claim the Iowa Lottery, any other Selling Lottery, or the Game Administrator may have in any litigation, including in the event a Player or Prize Claimant pursues litigation against the Iowa Lottery, any other Selling Lottery or the Game Administrator, or their respective officers, directors, or employees.

E. *Exclusive Remedy*

1. The liability of the Iowa Lottery for Tickets printed or produced in error or for defective Tickets shall be limited to the replacement of the defective Ticket with another unplayed Ticket or reimbursement of the holder of the

Ticket of the retail sales price of the Ticket.

2. In the event a Play does not meet the Iowa Lottery's validation requirements and is not paid by the Iowa Lottery, and a dispute occurs as to whether the Play is a Winning Play at any Prize Level, the Iowa Lottery may, at its option, replace the Play. Replacement of the Play shall be the sole and exclusive remedy of the Player.

\$1

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triple Luck

Match any of YOUR NUMBERS to the WINNING NUMBER, win prize shown. Reveal this "3X" symbol, win TRIPLE the prize shown.

VOID01-000 ■



WINNING
NUMBER



YOUR NUMBERS



PRIZE



PRIZE



PRIZE



PRIZE



PRIZE

**WIN UP TO
\$6,000!**

**SCRATCH
2
CASH**



INSTANT GAME RULES AND GUIDELINES

INSTANT GAME #772

TRIPLE LUCK

Game Information

Game Number	772
Game Name	TRIPLE LUCK
Game Type	Scratch
Activation Date	1/06/2026
Ticket Price	\$1.00
Starting Ticket	0
Ending Ticket	299
Tickets Per Pack	300

Consolidated Prize Amounts

\$1.00	(One dollar) or
\$2.00	(Two dollars) or
\$3.00	(Three dollars) or
\$6.00	(Six dollars) or
\$9.00	(Nine dollars) or
\$18.00	(Eighteen dollars) or
\$30.00	(Thirty dollars) or
\$90.00	(Ninety dollars) or
\$6,000.00	(Six thousand dollars)

Expected Number and Value of Prizes

There will be approximately 1,200,000 tickets in the game.

Instant Prize	Number of Prizes in Game	Chances of Winning	Method of Payment
\$1.00	160,000.00	1: 7.50	Paid by Retailer
\$2.00	60,000.00	1: 20.00	Paid by Retailer
\$3.00	24,000.00	1: 50.00	Paid by Retailer
\$6.00	8,000.00	1: 150.00	Paid by Retailer
\$9.00	4,000.00	1: 300.00	Paid by Retailer
\$18.00	4,000.00	1: 300.00	Paid by Retailer
\$30.00	2,000.00	1: 600.00	Paid by Retailer
\$90.00	680.00	1: 1,764.71	Paid by Retailer
\$6,000.00	10.00	1: 120,000.00	Paid by Lottery

The overall odds are 1: 4.57

The number of prizes described and the associated odds of winning a prize are based on the estimated number of Tickets listed above. In the event the number of Tickets delivered in the game differs from the estimated number of Tickets or if additional Tickets are ordered in the game, the Lottery will issue an addendum to these game specific rules containing an updated table reflecting the any change in the number of Tickets, number of prizes, and odds.

SECTION 1 - PURPOSE OF RULES AND GUIDELINES

These game specific rules and guidelines are issued pursuant to Iowa Code section 99G.9(3) and are intended to supplement Title XII of the Iowa Department of Revenue's administrative rules. In the event of inconsistency, these game specific rules control over any contrary administrative code provisions. Any terms used herein and not defined herein shall have the meaning set forth in the applicable Iowa Code sections or Iowa Administrative Code provisions.

SECTION 2 - EFFECTIVE DATE

These game specific rules become effective on the Activation Date noted above and will remain effective through the announced end of Instant Game #772 unless earlier modified or rescinded by the Iowa Lottery Administrator (the "Administrator").

SECTION 3 – DEFINITIONS

3.1 "Ticket" means an Iowa Instant Game #772 Ticket.

3.2 "Ticket Validation Number" for Instant Game #772 is the unique ten (10) character code printed in the Game Play Area under the overprint. The Ticket Validation Number (including any portion thereof) is not a Game Play Area Symbol and is not usable as such.


3.3 "Game Play Area" means the area on the front of the Ticket including the overprint and the printed space underneath the scratch-off material.

3.4 "Pack" means a pack of fan-folded Tickets which are attached to each other by perforations and packed in plastic shrink wrapping.

3.5 "Pack Ticket Number" means the twelve (12) digit number in the form "772-100001-000" printed on the back of the Ticket and above the barcode in black ink. This number shall also appear on the front of the Ticket in the abbreviated form 100001-000. A Universal Product Code (UPC) Number shall also be printed on the back of the Ticket.

3.6 "Game Play Area Symbols" for Instant Game #772 are as follows:

Your Numbers Play Symbols:

4 FOR	5 FIV	7 SEV	8 EGT	10 TEN					
11 ELVN	12 TWLV	13 THIR	14 FORT	15 FIVTN	16 SXTN	17 SVTN	19 NINT	20 TWT	

Winning Number Play Symbols:

4 FOR	5 FIV	7 SEV	8 EGT	10 TEN					
11 ELVN	12 TWLV	13 THIR	14 FORT	15 FIVTN	16 SXTN	17 SVTN	19 NINT	20 TWT	

Prize Symbols:

\$1 ONEDOL	\$2 TWODOL	\$3 THRDOL	\$6 SIXDOL	
\$9 NINDOL	\$18 EIGTN	\$30 THIRTY	\$90 NINETY	\$6,000 SIXTHO

3.7 "Legends":

YOUR NUMBERS	WINNING NUMBER
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The legend CHECK YOUR TICKET will be imaged in magenta above the Validation Data Matrix Barcode.

3.8 A “Non-winning Ticket” is defined as a Ticket that is not intended to be a winning Ticket.

3.9 No portion of the display printing nor any extraneous matter whatsoever shall be usable or playable as a part of the Instant Game.

3.10 In all events, the determination of prize winners shall be subject to the general Ticket validation requirements set forth in Section 4 of these game specific rules and the requirements set out on the back of each Instant Game Ticket.

SECTION 4 - INSTANT TICKET VALIDATION REQUIREMENTS

Besides meeting all of the other requirements in these game specific rules and as printed on the back of each Ticket, the following validation requirements will apply with regard to the Tickets in Iowa Instant Game #772.

4.1 Play Instructions

Match any of YOUR NUMBERS to the WINNING NUMBER, win prize shown. Reveal this "3X COIN" symbol, win TRIPLE the prize shown.

4.2 To be a valid Ticket, all of the following requirements must be met:

- A. The Ticket must be complete, and not miscut, and have one (1) WINNING NUMBER Play Symbol, five (5) YOUR NUMBERS Play Symbols and five (5) PRIZE symbols on the front of the Ticket under the scratch-off material. Exactly one Legend CHECK YOUR TICKET must appear above the Validation Data Matrix Barcode in the SCRATCH 2 CASH area. The Ticket must also have exactly one abbreviated Pack Ticket Number, exactly one Validation Number, and exactly one Validation Data Matrix Barcode printed on the front of the Ticket. The Ticket must also have exactly one Validation/Inventory Barcode with the Game Number and Pack Ticket Number appearing above it on the back of the Ticket. A Printing Press Barcode must appear on the front and back of the Ticket.
- B. Each of the Game Play Area Symbols and captions must be present in its entirety and must be fully legible.
- C. Each of the Game Play Area Symbols and captions must be printed in black ink.
- D. The Ticket shall be intact.
- E. The Pack Ticket Numbers and Ticket Validation Number must be present in their entirety and be fully legible. The Ticket Validation Number shall correspond, using the Lottery's codes, to the Game Play Area Symbols on the Ticket.
- F. The Ticket shall not be mutilated, altered, unreadable, reconstituted, or tampered with in any manner.
- G. The Ticket must not be counterfeit in whole or in part.
- H. The Ticket Validation Number and the Pack Ticket Numbers shall be printed in black ink.
- I. The Ticket must have been issued by the Lottery in an authorized manner.
- J. The Ticket must not be stolen nor appear on any list of omitted Tickets on file at the Lottery.

- K. The Game Play Area Symbols and captions, Ticket Validation Number, and Pack Ticket Numbers must be right side up and not reversed in any manner.
- L. The Ticket Validation Number of an apparent winning Ticket shall appear on the Lottery's official list of Ticket Validation Numbers of winning Tickets; and a Ticket with that Ticket Validation Number shall not have been paid previously.
- M. The Ticket must not be blank or partially blank, misregistered, defective, or printed or produced in error.
- N. The Game Play Area Symbols must be exactly as described in Section 3.6 above.
- O. Each of the Game Play Area Symbols and captions on the Ticket must be printed in the symbol font and must correspond precisely to the artwork on file at the Lottery; each of the Legends must correspond precisely to the artwork on file at the Lottery; the Pack Ticket Numbers must correspond precisely to the artwork on file at the Lottery; and the Ticket Validation Number must be printed in the Ticket validation font and must correspond precisely to the artwork on file at the Lottery.
- P. The display printing must be regular in every respect and correspond precisely with the artwork on file at the Lottery.
- Q. The Ticket must pass all additional requirements stated in these game specific rules and any confidential validation requirements established by the Lottery.

4.3 A Ticket which fails any of the Lottery's validation checks is invalid and ineligible for any prize. The Administrator may replace an invalid Ticket with an unplayed ticket from the same game or any other game. If an invalid or defective Ticket is purchased or lawfully obtained, the only responsibility or liability of the Administrator shall be the replacement of the defective Ticket with an unplayed ticket from the same game or any other game, or a refund of the sales price of the Ticket. By purchasing or lawfully obtaining a Ticket, a player agrees to the terms of these game specific rules, including but not limited to the limitation of remedy for an invalid or defective Ticket.

SECTION 5 - INSTANT TICKET CLAIM PERIOD AND TICKET RESPONSIBILITY

5.1 All game prizes must be claimed within ninety (90) days of the announced end of the game. All mailed prize claims must be sent to the official mailing address available at ialottery.com, and received by the Lottery prior to the expiration of the claim period set forth above. Any prize not claimed within the period specified herein or in the manner specified on the back of each Ticket shall be forfeited. In the event the last day to claim a prize falls on a Saturday, a Sunday, or a legal holiday, the time to claim a prize shall be extended to the close of business on the next day thereafter when Lottery offices are open for business. The Lottery reserves the right to require the claimant to claim a prize in person, including but not limited to when the claimant is legally required to fill out tax forms in order to claim the prize.

5.2 A Ticket is a bearer instrument until signed on the back by the owner.

5.3 The Lottery shall not be responsible for lost or stolen Tickets.

5.4 The Lottery shall not be responsible for Tickets lost in the mail, mailed to an incorrect address or mailed to an address other than the addresses specified by the Lottery to receive prize claims, or for Tickets not received by the Lottery before the expiration of the claim period set forth in these game specific rules.

5.5 The Lottery shall not be responsible for Tickets claimed by a player in error for a lower prize at a retailer.



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\$3

UNO™

IALottery™

Reveal a prize
in the BONUS spot,
win that amount.

BONUS



YOUR UNO™ CARDS



GAME BOARD

SEE BACK FOR PLAY INSTRUCTIONS.

LINE 1
LINE 2
LINE 3
LINE 4
LINE 5
LINE 6

6	9	9	1	1		
6	5	5	0	6		
5	9	9	8	2	2	
9	8	0	0	7	7	
3	8	8	6	1	1	7
3	2	2	2	0	8	4

PRIZE
PRIZE
PRIZE
PRIZE
PRIZE
PRIZE

WIN UP TO \$30,000!

**SCRATCH
2
CASH**

\$3

VOID01-000



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\$3

UNO™

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Reveal a prize
in the BONUS spot,
win that amount.

BONUS



YOUR UNO™ CARDS



GAME BOARD

SEE BACK FOR PLAY INSTRUCTIONS.

LINE 1	3	8	7	7	1	PRIZE		
LINE 2	3	8	8	0	0	PRIZE		
LINE 3	6	6	5	5	0	9	PRIZE	
LINE 4	2	7	7	7	5	5	PRIZE	
LINE 5	6	6	8	8	1	3	3	PRIZE
LINE 6	6	3	7	7	1	5	5	PRIZE

WIN UP TO \$30,000!

**SCRATCH
2
CASH**

\$3

VOID01-001



INSTANT GAME RULES AND GUIDELINES

INSTANT GAME #773

UNO™

Game Information

Game Number	773
Game Name	UNO™
Game Type	Scratch
Activation Date	1/06/2026
Ticket Price	\$3.00
Starting Ticket	0
Ending Ticket	99
Tickets Per Pack	100

Consolidated Prize Amounts

\$3.00	(Three dollars) or
\$5.00	(Five dollars) or
\$10.00	(Ten dollars) or
\$15.00	(Fifteen dollars) or
\$20.00	(Twenty dollars) or
\$50.00	(Fifty dollars) or
\$100.00	(One hundred dollars) or
\$200.00	(Two hundred dollars) or
\$30,000.00	(Thirty thousand dollars)

Expected Number and Value of Prizes

There will be approximately 2,040,000 tickets in the game.

Instant Prize	Number of Prizes in Game	Chances of Winning	Method of Payment
\$3.00	306,000.00	1: 6.67	Paid by Retailer
\$5.00	142,800.00	1: 14.29	Paid by Retailer
\$10.00	40,800.00	1: 50.00	Paid by Retailer
\$15.00	20,400.00	1: 100.00	Paid by Retailer
\$20.00	20,400.00	1: 100.00	Paid by Retailer
\$50.00	4,250.00	1: 480.00	Paid by Retailer
\$100.00	2,720.00	1: 750.00	Paid by Retailer
\$200.00	1,360.00	1: 1,500.00	Paid by Retailer
\$30,000.00	10.00	1: 204,000.00	Paid by Lottery

The overall odds are 1: 3.79

The number of prizes described and the associated odds of winning a prize are based on the estimated number of Tickets listed above. In the event the number of Tickets delivered in the game differs from the estimated number of Tickets or if additional Tickets are ordered in the game, the Lottery will issue an addendum to these game specific rules containing an updated table reflecting the additional number of Tickets, number of prizes, and odds.

SECTION 1 - PURPOSE OF RULES AND GUIDELINES

These game specific rules and guidelines are issued pursuant to Iowa Code section 99G.9(3) and are intended to supplement Title XII of the Iowa Department of Revenue's administrative rules. In the event of inconsistency, these game specific rules control over any contrary administrative code provisions. Any terms used herein and not defined herein shall have the meaning set forth in the applicable Iowa Code sections or Iowa Administrative Code provisions.

SECTION 2 - EFFECTIVE DATE

These game specific rules become effective on the Activation Date noted above and will remain effective through the announced end of Instant Game #773 unless earlier modified or rescinded by the Iowa Lottery Administrator (the "Administrator").

SECTION 3 – DEFINITIONS

3.1 "Ticket" means an Iowa Instant Game #773 Ticket.

3.2 "Ticket Validation Number" for Instant Game #773 is the unique ten (10) character code printed in the Game Play Area under the overprint. The Ticket Validation Number (including any portion thereof) is not a Game Play Area Symbol and is not usable as such.

3.3 "Game Play Area" means the area on the front of the Ticket including the overprint and the printed space underneath the scratch-off material.

3.4 "Pack" means a pack of fan-folded Tickets which are attached to each other by perforations and packed in plastic shrink wrapping.

3.5 "Pack Ticket Number" means the twelve (12) digit number in the form "773-100001-000" printed on the back of the Ticket and above the barcode in black ink. This number shall also appear on the front of the Ticket in the abbreviated form 100001-000. A Universal Product Code (UPC) Number shall also be printed on the back of the Ticket.

3.6 "Game Play Area Symbols" for Instant Game #773 are as follows:

Your Uno™ Cards Symbols:

0	1	2	3	4	5	6	7	8	9
0BLUE	1BLUE	2BLUE	3BLUE	4BLUE	5BLUE	6BLUE	7BLUE	8BLUE	9BLUE
0	1	2	3	4	5	6	7	8	9
0YELLOW	1YELLOW	2YELLOW	3YELLOW	4YELLOW	5YELLOW	6YELLOW	7YELLOW	8YELLOW	9YELLOW
0	1	2	3	4	5	6	7	8	9
0RED	1RED	2RED	3RED	4RED	5RED	6RED	7RED	8RED	9RED
0	1	2	3	4	5	6	7	8	9
0GREEN	1GREEN	2GREEN	3GREEN	4GREEN	5GREEN	6GREEN	7GREEN	8GREEN	9GREEN

Bonus Play Symbols and Bonus Prize Symbols:

NO BONUS	NO	SO	TRY	\$5	\$10	\$15	\$20	\$50	\$100
NOBONUS	BONUS	SORRY	AGAIN	FIVDOL	TENDOL	FIFTN	TWENTY	FIFTY	ONEHUN

Prize Symbols:

\$3	\$5	\$10	\$15	\$20	\$50	\$100	\$200	\$30,000
THRDOL	FIVDOL	TENDOL	FIFTN	TWENTY	FIFTY	ONEHUN	TWOHUN	THRYTHO

3.7 "Legends":

YOUR UNO CARDS

BONUS

The legend CHECK YOUR TICKET will be imaged in magenta above the Validation Data Matrix Barcode.

3.8 A "Non-winning Ticket" is defined as a Ticket that is not intended to be a winning Ticket.

3.9 No portion of the display printing nor any extraneous matter whatsoever shall be usable or playable as a part of the Instant Game.

3.10 In all events, the determination of prize winners shall be subject to the general Ticket validation requirements set forth in Section 4 of these game specific rules and the requirements set out on the back of each Instant Game Ticket.

SECTION 4 - INSTANT TICKET VALIDATION REQUIREMENTS

Besides meeting all of the other requirements in these game specific rules and as printed on the back of each Ticket, the following validation requirements will apply with regard to the Tickets in Iowa Instant Game #773.

4.1 Play Instructions

UNO™ PLAY INSTRUCTIONS:

1. Scratch YOUR UNO™ CARDS to reveal the number and color (written below the number) of each card.
2. Scratch the corresponding cards on the GAME BOARD. A corresponding GAME BOARD card must have the same number and be the color that is written on the corresponding YOUR UNO™ CARD.
3. Match all cards in a complete horizontal LINE on the GAME BOARD, win the PRIZE shown for that LINE.
4. Each LINE plays separately.

BONUS PLAY INSTRUCTIONS: Reveal a prize in the BONUS spot, win that amount.

4.2 To be a valid Ticket, all of the following requirements must be met:

- A. The Ticket must be complete, and not miscut, and have twenty-five (25) YOUR UNO™ CARDS Symbols, six (6) PRIZE Symbols, one (1) BONUS Play Symbol, and (1) BONUS Prize Symbol on the front of the Ticket under the scratch-off material. Exactly one Legend CHECK YOUR TICKET must appear above the Validation Data Matrix Barcode in the SCRATCH 2 CASH area. The Ticket must also have exactly one abbreviated Pack Ticket Number, exactly one Validation Number, and exactly one Validation Data Matrix Barcode printed on the front of the Ticket. The Ticket must also have exactly one Validation/Inventory Barcode with the Game Number and Pack Ticket Number appearing above it on the back of the Ticket. A Printing Press Barcode must appear on the front and back of the Ticket.
- B. Each of the Game Play Area Symbols and captions must be present in its entirety and must be fully legible.
- C. Each of the Game Play Area Symbols and captions must be printed in black ink.
- D. The Ticket shall be intact.
- E. The Pack Ticket Numbers and Ticket Validation Number must be present in their entirety and be fully legible. The Ticket Validation Number shall correspond, using the Lottery's codes, to the Game Play Area Symbols on the Ticket.
- F. The Ticket shall not be mutilated, altered, unreadable, reconstituted, or tampered with in any manner.

- G. The Ticket must not be counterfeit in whole or in part.
- H. The Ticket Validation Number and the Pack Ticket Numbers shall be printed in black ink.
- I. The Ticket must have been issued by the Lottery in an authorized manner.
- J. The Ticket must not be stolen nor appear on any list of omitted Tickets on file at the Lottery.
- K. The Game Play Area Symbols and captions, Ticket Validation Number, and Pack Ticket Numbers must be right side up and not reversed in any manner.
- L. The Ticket Validation Number of an apparent winning Ticket shall appear on the Lottery's official list of Ticket Validation Numbers of winning Tickets; and a Ticket with that Ticket Validation Number shall not have been paid previously.
- M. The Ticket must not be blank or partially blank, misregistered, defective, or printed or produced in error.
- N. The Game Play Area Symbols must be exactly as described in Section 3.6 above.
- O. Each of the Game Play Area Symbols and captions on the Ticket must be printed in the symbol font and must correspond precisely to the artwork on file at the Lottery; each of the Legends must correspond precisely to the artwork on file at the Lottery; the Pack Ticket Numbers must correspond precisely to the artwork on file at the Lottery; and the Ticket Validation Number must be printed in the Ticket validation font and must correspond precisely to the artwork on file at the Lottery.
- P. The display printing must be regular in every respect and correspond precisely with the artwork on file at the Lottery.
- Q. The Ticket must pass all additional requirements stated in these game specific rules and any confidential validation requirements established by the Lottery.

4.3 A Ticket which fails any of the Lottery's validation checks is invalid and ineligible for any prize. The Administrator may replace an invalid Ticket with an unplayed ticket from the same game or any other game. If an invalid or defective Ticket is purchased or lawfully obtained, the only responsibility or liability of the Administrator shall be the replacement of the defective Ticket with an unplayed ticket from the same game or any other game, or a refund of the sales price of the Ticket. By purchasing or lawfully obtaining a Ticket, a player agrees to the terms of these game specific rules, including but not limited to the limitation of remedy for an invalid or defective Ticket.

SECTION 5 - INSTANT TICKET CLAIM PERIOD AND TICKET RESPONSIBILITY

5.1 All game prizes must be claimed within ninety (90) days of the announced end of the game. All mailed prize claims must be sent to the official mailing address available at ialottery.com, and received by the Lottery prior to the expiration of the claim period set forth above. Any prize not claimed within the period specified herein or in the manner specified on the back of each Ticket shall be forfeited. In the event the last day to claim a prize falls on a Saturday, a Sunday, or a legal holiday, the time to claim a prize shall be extended to the close of business on the next day thereafter when Lottery offices are open for business. The Lottery reserves the right to require the claimant to claim a prize in person, including but not limited to when the claimant is legally required to fill out tax forms in order to claim the prize.

5.2 A Ticket is a bearer instrument until signed on the back by the owner.

5.3 The Lottery shall not be responsible for lost or stolen Tickets.

5.4 The Lottery shall not be responsible for Tickets lost in the mail, mailed to an incorrect address or mailed to an address other than the addresses specified by the Lottery to receive prize claims, or for Tickets not received by the Lottery before the expiration of the claim period set forth in these game specific rules.

5.5 The Lottery shall not be responsible for Tickets claimed by a player in error for a lower prize at a retailer.



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\$10

INSTANT JACKPOT

WIN UP TO \$100,000!

Match any of YOUR NUMBERS to any WINNING NUMBER, win the prize shown for that number. Reveal this "WIN" symbol, win that prize instantly. Reveal this "5X" symbol, win 5 TIMES the prize shown for that symbol. Reveal this "JACKPOT" symbol, win all 20 prizes shown.

WINNING NUMBERS



YOUR NUMBERS



WIN UP TO 20 TIMES!

VOID01-000

\$10

SCRATCH
2
CASH



INSTANT GAME RULES AND GUIDELINES

INSTANT GAME #775

INSTANT JACKPOT

Game Information

Game Number	775
Game Name	INSTANT JACKPOT
Game Type	Scratch
Activation Date	1/06/2026
Ticket Price	\$10.00
Starting Ticket	0
Ending Ticket	29
Tickets Per Pack	30

Consolidated Prize Amounts

\$10.00	(Ten dollars) or
\$20.00	(Twenty dollars) or
\$40.00	(Forty dollars) or
\$50.00	(Fifty dollars) or
\$100.00	(One hundred dollars) or
\$500.00	(Five hundred dollars) or
\$1,000.00	(One thousand dollars) or
\$100,000.00	(One hundred thousand dollars)

Expected Number and Value of Prizes

There will be approximately 1,080,000 tickets in the game.

Instant Prize	Number of Prizes in Game	Chances of Winning	Method of Payment
\$10.00	180,000.00	1: 6.00	Paid by Retailer
\$20.00	126,000.00	1: 8.57	Paid by Retailer
\$40.00	13,500.00	1: 80.00	Paid by Retailer
\$50.00	7,200.00	1: 150.00	Paid by Retailer
\$100.00	3,600.00	1: 300.00	Paid by Retailer
\$500.00	1,800.00	1: 600.00	Paid by Retailer
\$1,000.00	540.00	1: 2,000.00	Paid by Lottery
\$100,000.00	9.00	1: 120,000.00	Paid by Lottery

The overall odds are 1: 3.25

The number of prizes described and the associated odds of winning a prize are based on the estimated number of Tickets listed above. In the event additional the number of Tickets delivered in the game differs from the estimated number of Tickets or if additional Tickets are ordered in the game, the Lottery will issue an addendum to these game specific rules containing an updated table reflecting the additional number of Tickets, number of prizes, and odds.

SECTION 1 - PURPOSE OF RULES AND GUIDELINES

These game specific rules and guidelines are issued pursuant to Iowa Code section 99G.9(3) and are intended to supplement Title XII of the Iowa Department of Revenue's administrative rules. In the event of inconsistency, these game specific rules control over any contrary administrative code provisions. Any terms used herein and not defined herein shall have the meaning set forth in the applicable Iowa Code sections or Iowa Administrative Code provisions.

SECTION 2 - EFFECTIVE DATE

These game specific rules become effective on the Activation Date noted above and will remain effective through the announced end of Instant Game #775 unless earlier modified or rescinded by the Iowa Lottery Administrator (the "Administrator").

SECTION 3 – DEFINITIONS

3.1 "Ticket" means an Iowa Instant Game #775 Ticket.

3.2 "Ticket Validation Number" for Instant Game #775 is the unique ten (10) character code printed in the Game Play Area under the overprint. The Ticket Validation Number (including any portion thereof) is not a Game Play Area Symbol and is not usable as such.

3.3 "Game Play Area" means the area on the front of the Ticket including the overprint and the printed space underneath the scratch-off material.

3.4 "Pack" means a pack of fan-folded Tickets which are attached to each other by perforations and packed in plastic shrink wrapping.

3.5 "Pack Ticket Number" means the twelve (12) digit number in the form "775-100001-000" printed on the back of the Ticket and above the barcode in black ink. This number shall also appear on the front of the Ticket in the abbreviated form 100001-000. A Universal Product Code (UPC) Number shall also be printed on the back of the Ticket.

3.6 "Game Play Area Symbols" for Instant Game #775 are as follows:

Your Numbers Play Symbols:

1 ONE	2 TWO	3 THR	4 FOR	6 SIX	7 SEV	8 EGT	9 NIN	
11 ELVN	12 TWLV	13 THIR	14 FORT	15 FIVTN	16 SXTN	17 SVTN	18 EGTN	19 NINT
21 THYON	22 TWYTH	23 TWTHR	24 TWFOR	25 TWFIV	26 TWYSX	27 TWSEV	28 TWEGT	29 TWNIN
31 TRON	32 TRTO	33 TRTR	34 TRTF	35 TRFIV	36 TRSX	37 TRSV	38 TREG	39 TRNI
								30 THT
								WIN
								5X WINSX
								JACKPOT WINALL

Winning Numbers Play Symbols:

1 ONE	2 TWO	3 THR	4 FOR	6 SIX	7 SEV	8 EGT	9 NIN	
11 ELVN	12 TWLV	13 THIR	14 FORT	15 FIVTN	16 SXTN	17 SVTN	18 EGTN	19 NINT
21 THYON	22 TWYTH	23 TWTHR	24 TWFOR	25 TWFIV	26 TWYSX	27 TWSEV	28 TWEGT	29 TWNIN
31 TRON	32 TRTO	33 TRTR	34 TRTF	35 TRFIV	36 TRSX	37 TRSV	38 TREG	39 TRNI
								30 THT

Prize Symbols:



3.7 “Legends”:

WINNING NUMBERS YOUR NUMBERS

The legend CHECK YOUR TICKET will be imaged in magenta above the Validation Data Matrix Barcode.

3.8 A “Non-winning Ticket” is defined as a Ticket that is not intended to be a winning Ticket.

3.9 No portion of the display printing nor any extraneous matter whatsoever shall be usable or playable as a part of the Instant Game.

3.10 In all events, the determination of prize winners shall be subject to the general Ticket validation requirements set forth in Section 4 of these game specific rules and the requirements set out on the back of each Instant Game Ticket.

SECTION 4 - INSTANT TICKET VALIDATION REQUIREMENTS

Besides meeting all of the other requirements in these game specific rules and as printed on the back of each Ticket, the following validation requirements will apply with regard to the Tickets in Iowa Instant Game #775.

4.1 Play Instructions

Match any of YOUR NUMBERS to any WINNING NUMBER, win the prize shown for that number. Reveal this "WIN" symbol, win that prize instantly. Reveal this "5X" symbol, win 5 TIMES the prize shown for that symbol. Reveal this "JACKPOT" symbol, win all 20 prizes shown.

4.2 To be a valid Ticket, all of the following requirements must be met:

- A. The Ticket must be complete, and not miscut, and have six (6) WINNING NUMBERS Play Symbols, twenty (20) YOUR NUMBERS Play Symbols and twenty (20) PRIZE Symbols on the front of the Ticket under the scratch-off material. Exactly one Legend CHECK YOUR TICKET must appear above the Validation Data Matrix Barcode in the SCRATCH 2 CASH area. The Ticket must also have exactly one abbreviated Pack Ticket Number, exactly one Validation Number, and exactly one Validation Data Matrix Barcode printed on the front of the Ticket. The Ticket must also have exactly one Validation/Inventory Barcode with the Game Number and Pack Ticket Number appearing above it on the back of the Ticket. A Printing Press Barcode must appear on the front and back of the Ticket.
- B. Each of the Game Play Area Symbols and captions must be present in its entirety and must be fully legible.
- C. Each of the Game Play Area Symbols and captions must be printed in black ink.
- D. The Ticket shall be intact.
- E. The Pack Ticket Numbers and Ticket Validation Number must be present in their entirety and be fully legible. The Ticket Validation Number shall correspond, using the Lottery's codes, to the Game Play Area Symbols on the Ticket.

- F. The Ticket shall not be mutilated, altered, unreadable, reconstituted, or tampered with in any manner.
- G. The Ticket must not be counterfeit in whole or in part.
- H. The Ticket Validation Number and the Pack Ticket Numbers shall be printed in black ink.
- I. The Ticket must have been issued by the Lottery in an authorized manner.
- J. The Ticket must not be stolen nor appear on any list of omitted Tickets on file at the Lottery.
- K. The Game Play Area Symbols and captions, Ticket Validation Number, and Pack Ticket Numbers must be right side up and not reversed in any manner.
- L. The Ticket Validation Number of an apparent winning Ticket shall appear on the Lottery's official list of Ticket Validation Numbers of winning Tickets; and a Ticket with that Ticket Validation Number shall not have been paid previously.
- M. The Ticket must not be blank or partially blank, misregistered, defective, or printed or produced in error.
- N. The Game Play Area Symbols must be exactly as described in Section 3.6 above.
- O. Each of the Game Play Area Symbols and captions on the Ticket must be printed in the symbol font and must correspond precisely to the artwork on file at the Lottery; each of the Legends must correspond precisely to the artwork on file at the Lottery; the Pack Ticket Numbers must correspond precisely to the artwork on file at the Lottery; and the Ticket Validation Number must be printed in the Ticket validation font and must correspond precisely to the artwork on file at the Lottery.
- P. The display printing must be regular in every respect and correspond precisely with the artwork on file at the Lottery.
- Q. The Ticket must pass all additional requirements stated in these game specific rules and any confidential validation requirements established by the Lottery.

4.3 A Ticket which fails any of the Lottery's validation checks is invalid and ineligible for any prize. The Administrator may replace an invalid Ticket with an unplayed ticket from the same game or any other game. If an invalid or defective Ticket is purchased or lawfully obtained, the only responsibility or liability of the Administrator shall be the replacement of the defective Ticket with an unplayed ticket from the same game or any other game, or a refund of the sales price of the Ticket. By purchasing or lawfully obtaining a Ticket, a player agrees to the terms of these game specific rules, including but not limited to the limitation of remedy for an invalid or defective Ticket.

SECTION 5 - INSTANT TICKET CLAIM PERIOD AND TICKET RESPONSIBILITY

5.1 All game prizes must be claimed within ninety (90) days of the announced end of the game. All mailed prize claims must be sent to the official mailing address available at ialottery.com, and received by the Lottery prior to the expiration of the claim period set forth above. Any prize not claimed within the period specified herein or in the manner specified on the back of each Ticket shall be forfeited. In the event the last day to claim a prize falls on a Saturday, a Sunday, or a legal holiday, the time to claim a prize shall be extended to the close of business on the next day thereafter when Lottery offices are open for business. The Lottery reserves the right to require the claimant to claim a prize in person, including but not limited to when the claimant is legally required to fill out tax forms in order to claim the prize.

5.2 A Ticket is a bearer instrument until signed on the back by the owner.

5.3 The Lottery shall not be responsible for lost or stolen Tickets.

5.4 The Lottery shall not be responsible for Tickets lost in the mail, mailed to an incorrect address or mailed to an address other than the addresses specified by the Lottery to receive prize claims, or for Tickets not received by the Lottery before the expiration of the claim period set forth in these game specific rules.

5.5 The Lottery shall not be responsible for Tickets claimed by a player in error for a lower prize at a retailer.

\$2

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MEGA MONEY

BONUS NUMBER

WINNING NUMBERS

YOUR NUMBERS

WIN UP TO \$20,000!

Match any of YOUR NUMBERS to either WINNING NUMBER, win the prize shown for that number. Reveal this "21" symbol, win DOUBLE the prize shown. Match the BONUS NUMBER to either WINNING NUMBER, win the prize shown below the matching BONUS NUMBER.

\$2

SCRATCH 2 CASH

VOID01-000



INSTANT GAME RULES AND GUIDELINES

INSTANT GAME #776

MEGA MONEY

Game Information

Game Number	776
Game Name	MEGA MONEY
Game Type	Scratch
Activation Date	2/03/2026
Ticket Price	\$2.00
Starting Ticket	0
Ending Ticket	149
Tickets Per Pack	150

Consolidated Prize Amounts

\$2.00	(Two dollars) or
\$4.00	(Four dollars) or
\$5.00	(Five dollars) or
\$10.00	(Ten dollars) or
\$15.00	(Fifteen dollars) or
\$30.00	(Thirty dollars) or
\$100.00	(One hundred dollars) or
\$300.00	(Three hundred dollars) or
\$20,000.00	(Twenty thousand dollars)

Expected Number and Value of Prizes

There will be approximately 1,080,000 tickets in the game.

Instant Prize	Number of Prizes in Game	Chances of Winning	Method of Payment
\$2.00	172,800.00	1: 6.25	Paid by Retailer
\$4.00	50,400.00	1: 21.43	Paid by Retailer
\$5.00	28,800.00	1: 37.50	Paid by Retailer
\$10.00	14,400.00	1: 75.00	Paid by Retailer
\$15.00	7,200.00	1: 150.00	Paid by Retailer
\$30.00	3,600.00	1: 300.00	Paid by Retailer
\$100.00	675.00	1: 1,600.00	Paid by Retailer
\$300.00	270.00	1: 4,000.00	Paid by Retailer
\$20,000.00	5.00	1: 216,000.00	Paid by Lottery

The overall odds are 1: 3.88

The number of prizes described and the associated odds of winning a prize are based on the estimated number of Tickets listed above. In the event the number of Tickets delivered in the game differs from the estimated number of Tickets or if additional Tickets are ordered in the game, the Lottery will issue an addendum to these game specific rules containing an updated table reflecting the additional number of Tickets, number of prizes, and odds.

SECTION 1 - PURPOSE OF RULES AND GUIDELINES

These game specific rules and guidelines are issued pursuant to Iowa Code section 99G.9(3) and are intended to supplement Title XII of the Iowa Department of Revenue's administrative rules. In the event of inconsistency, these game specific rules control over any contrary administrative code provisions. Any terms used herein and not defined herein shall have the meaning set forth in the applicable Iowa Code sections or Iowa Administrative Code provisions.

SECTION 2 - EFFECTIVE DATE

These game specific rules become effective on the Activation Date noted above and will remain effective through the announced end of Instant Game #776 unless earlier modified or rescinded by the Iowa Lottery Administrator (the "Administrator").

SECTION 3 – DEFINITIONS

3.1 "Ticket" means an Iowa Instant Game #776 Ticket.

3.2 "Ticket Validation Number" for Instant Game #776 is the unique ten (10) character code printed in the Game Play Area under the overprint. The Ticket Validation Number (including any portion thereof) is not a Game Play Area Symbol and is not usable as such.

3.3 "Game Play Area" means the area on the front of the Ticket including the overprint and the printed space underneath the scratch-off material.

3.4 "Pack" means a pack of fan-folded Tickets which are attached to each other by perforations and packed in plastic shrink wrapping.

3.5 "Pack Ticket Number" means the twelve (12) digit number in the form "776-100001-000" printed on the back of the Ticket and above the barcode in black ink. This number shall also appear on the front of the Ticket in the abbreviated form 100001-000. A Universal Product Code (UPC) Number shall also be printed on the back of the Ticket.

3.6 "Game Play Area Symbols" for Instant Game #776 are as follows:

Your Numbers Play Symbols:

1 ONE	3 THR	6 SIX	7 SEV	8 EGT	9 NIN				
11 ELVN	12 TWLV	13 THIR	14 FORT	16 SXTN	17 SVTN	18 EGTN	19 NINT	20 TWT	
21 THYON	22 THYTH	23 TWTHR	24 TWFOR	25 TWFIV	26 TWYSX	27 TWSEV	28 TWEGT	29 TWNIN	2X DOUBLE

Winning Numbers Play Symbols:

1 ONE	3 THR	6 SIX	7 SEV	8 EGT	9 NIN				
11 ELVN	12 TWLV	13 THIR	14 FORT	16 SXTN	17 SVTN	18 EGTN	19 NINT	20 TWT	
21 THYON	22 THYTH	23 TWTHR	24 TWFOR	25 TWFIV	26 TWYSX	27 TWSEV	28 TWEGT	29 TWNIN	

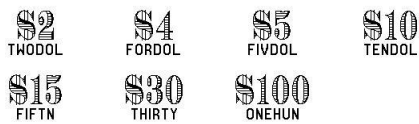
Prize Symbols:



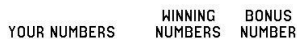
Bonus Number Play Symbols:



Bonus Prize Symbols:



3.7 “Legends”:



The legend CHECK YOUR TICKET will be imaged in magenta above the Validation Data Matrix Barcode.

3.8 A “Non-winning Ticket” is defined as a Ticket that is not intended to be a winning Ticket.

3.9 No portion of the display printing nor any extraneous matter whatsoever shall be usable or playable as a part of the Instant Game.

3.10 In all events, the determination of prize winners shall be subject to the general Ticket validation requirements set forth in Section 4 of these game specific rules and the requirements set out on the back of each Instant Game Ticket.

SECTION 4 - INSTANT TICKET VALIDATION REQUIREMENTS

Besides meeting all of the other requirements in these game specific rules and as printed on the back of each Ticket, the following validation requirements will apply with regard to the Tickets in Iowa Instant Game #776.

4.1 Play Instructions

Match any of YOUR NUMBERS to either WINNING NUMBER, win the prize shown for that number. Reveal this "2X" symbol, win DOUBLE the prize shown.

BONUS NUMBER: Match the BONUS NUMBER to either WINNING NUMBER, win the prize shown below the matching BONUS NUMBER.

4.2 To be a valid Ticket, all of the following requirements must be met:

- A. The Ticket must be complete, and not miscut, and have two (2) WINNING NUMBERS Play Symbols, ten (10) YOUR NUMBERS Play Symbols, ten (10) PRIZE Symbols, one (1) BONUS NUMBER Play Symbol and one (1) BONUS

PRIZE Symbol on the front of the Ticket under the scratch-off material. Exactly one Legend CHECK YOUR TICKET must appear above the Validation Data Matrix Barcode in the SCRATCH 2 CASH area. The Ticket must also have exactly one abbreviated Pack Ticket Number, exactly one Validation Number, and exactly one Validation Data Matrix Barcode printed on the front of the Ticket. The Ticket must also have exactly one Validation/Inventory Barcode with the Game Number and Pack Ticket Number appearing above it on the back of the Ticket. A Printing Press Barcode must appear on the front and back of the Ticket.

- B. Each of the Game Play Area Symbols and captions must be present in its entirety and must be fully legible.
- C. Each of the Game Play Area Symbols and captions must be printed in black ink.
- D. The Ticket shall be intact.
- E. The Pack Ticket Numbers and Ticket Validation Number must be present in their entirety and be fully legible. The Ticket Validation Number shall correspond, using the Lottery's codes, to the Game Play Area Symbols on the Ticket.
- F. The Ticket shall not be mutilated, altered, unreadable, reconstituted, or tampered with in any manner.
- G. The Ticket must not be counterfeit in whole or in part.
- H. The Ticket Validation Number and the Pack Ticket Numbers shall be printed in black ink.
- I. The Ticket must have been issued by the Lottery in an authorized manner.
- J. The Ticket must not be stolen nor appear on any list of omitted Tickets on file at the Lottery.
- K. The Game Play Area Symbols and captions, Ticket Validation Number, and Pack Ticket Numbers must be right side up and not reversed in any manner.
- L. The Ticket Validation Number of an apparent winning Ticket shall appear on the Lottery's official list of Ticket Validation Numbers of winning Tickets; and a Ticket with that Ticket Validation Number shall not have been paid previously.
- M. The Ticket must not be blank or partially blank, misregistered, defective, or printed or produced in error.
- N. The Game Play Area Symbols must be exactly as described in Section 3.6 above.
- O. Each of the Game Play Area Symbols and captions on the Ticket must be printed in the symbol font and must correspond precisely to the artwork on file at the Lottery; each of the Legends must correspond precisely to the artwork on file at the Lottery; the Pack Ticket Numbers must correspond precisely to the artwork on file at the Lottery; and the Ticket Validation Number must be printed in the Ticket validation font and must correspond precisely to the artwork on file at the Lottery.
- P. The display printing must be regular in every respect and correspond precisely with the artwork on file at the Lottery.
- Q. The Ticket must pass all additional requirements stated in these game specific rules and any confidential validation requirements established by the Lottery.

4.3 A Ticket which fails any of the Lottery's validation checks is invalid and ineligible for any prize. The Administrator may replace an invalid Ticket with an unplayed ticket from the same game or any other game. If an invalid or defective Ticket is purchased or lawfully obtained, the only responsibility or liability of the Administrator shall be the replacement of the defective Ticket with an unplayed ticket from the same game or any other game, or a refund of the sales price of the Ticket. By purchasing or lawfully obtaining a Ticket, a player agrees to the terms of these game specific rules, including but not limited to the limitation of remedy for an invalid or defective Ticket.

SECTION 5 - INSTANT TICKET CLAIM PERIOD AND TICKET RESPONSIBILITY

5.1 All game prizes must be claimed within ninety (90) days of the announced end of the game. All mailed prize claims must be sent to the official mailing address available at ialottery.com, and received by the Lottery prior to the expiration of the claim period set forth above. Any prize not claimed within the period specified herein or in the manner specified on the back of each Ticket shall be forfeited. In the event the last day to claim a prize falls on a Saturday, a Sunday, or a legal holiday, the time to claim a prize shall be extended to the close of business on the next day thereafter when Lottery offices are open for business. The Lottery reserves the right to require the claimant to claim a prize in person, including but not limited to when the claimant is legally required to fill out tax forms in order to claim the prize.

5.2 A Ticket is a bearer instrument until signed on the back by the owner.

5.3 The Lottery shall not be responsible for lost or stolen Tickets.

5.4 The Lottery shall not be responsible for Tickets lost in the mail, mailed to an incorrect address or mailed to an address other than the addresses specified by the Lottery to receive prize claims, or for Tickets not received by the Lottery before the expiration of the claim period set forth in these game specific rules.

5.5 The Lottery shall not be responsible for Tickets claimed by a player in error for a lower prize at a retailer.



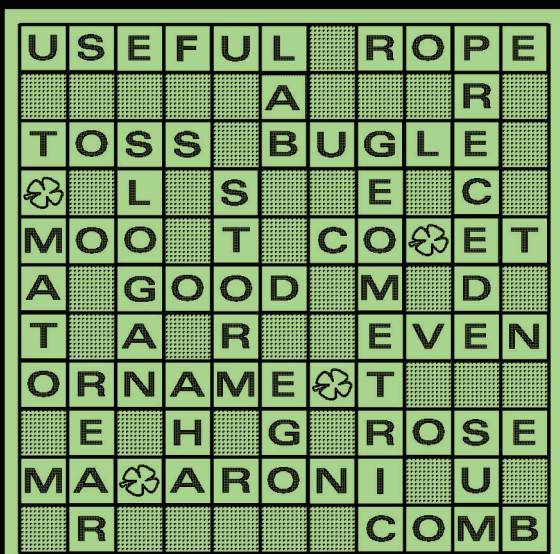
Visit ialottery.com



\$5

LUCKY CLOVER CROSSWORD

PUZZLE 1



PUZZLE 1 PRIZE LEGEND

3 WORDS
\$5

4 WORDS
\$10

5 WORDS
\$25

6 WORDS
\$50

7 WORDS
\$100

8 WORDS
\$500

9 WORDS
\$5,000

10 WORDS
\$50,000

EACH PUZZLE
PLAYED SEPARATELY

BONUS WORD

BANDIT

BONUS WORD
PRIZE

YOUR LETTERS



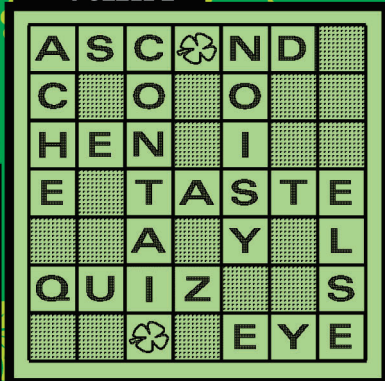
SCRATCH
2
CASH

\$5

SEE BACK
FOR PLAY
INSTRUCTIONS.

" " DOUBLES THE PRIZE!

PUZZLE 2



PUZZLE 2 PRIZE LEGEND

3 WORDS
\$5

4 WORDS
\$10

5 WORDS
\$25

6 WORDS
\$50

WIN UP TO
\$50,000!

VOID01-000



**INSTANT GAME RULES
AND GUIDELINES**

INSTANT GAME #777

**LUCKY CLOVER
CROSSWORD**

Game Information

Game Number	777
Game Name	LUCKY CLOVER CROSSWORD
Game Type	Scratch
Activation Date	2/03/2026
Ticket Price	\$5.00
Starting Ticket	0
Ending Ticket	59
Tickets Per Pack	60

Consolidated Prize Amounts

\$5.00	(Five dollars) or
\$10.00	(Ten dollars) or
\$25.00	(Twenty-five dollars) or
\$50.00	(Fifty dollars) or
\$100.00	(One hundred dollars) or
\$250.00	(Two hundred fifty dollars) or
\$500.00	(Five hundred dollars) or
\$5,000.00	(Five thousand dollars) or
\$50,000.00	(Fifty thousand dollars)

Expected Number and Value of Prizes

There will be approximately 2,040,000 tickets in the game.

Instant Prize	Number of Prizes in Game	Chances of Winning	Method of Payment
\$5.00	340,000.00	1: 6.00	Paid by Retailer
\$10.00	136,000.00	1: 15.00	Paid by Retailer
\$25.00	34,000.00	1: 60.00	Paid by Retailer
\$50.00	17,000	1: 120.00	Paid by Retailer
\$100.00	3,400.00	1: 600.00	Paid by Retailer
\$250.00	1,360.00	1: 1,500.00	Paid by Retailer
\$500.00	680.00	1: 3,000.00	Paid by Retailer
\$5,000.00	51.00	1: 40,000.00	Paid by Lottery
\$50,000.00	10.00	1: 204,000.00	Paid by Lottery

The overall odds are 1: 3.83

The number of prizes described and the associated odds of winning a prize are based on the estimated number of Tickets listed above. In the event the number of Tickets delivered in the game differs from the estimated number of Tickets or if additional Tickets are ordered in the game, the Lottery will issue an addendum to these game specific rules containing an updated table reflecting the additional number of Tickets, number of prizes, and odds.

SECTION 1 - PURPOSE OF RULES AND GUIDELINES

These game specific rules and guidelines are issued pursuant to Iowa Code section 99G.9(3) and are intended to supplement Title XII of the Iowa Department of Revenue's administrative rules. In the event of inconsistency, these game specific rules control over any contrary administrative code provisions. Any terms used herein and not defined herein shall have the meaning set forth in the applicable Iowa Code sections or Iowa Administrative Code provisions.

SECTION 2 - EFFECTIVE DATE

These game specific rules become effective on the Activation Date noted above and will remain effective through the announced end of Instant Game #777 unless earlier modified or rescinded by the Iowa Lottery Administrator (the "Administrator").

SECTION 3 – DEFINITIONS

3.1 "Ticket" means an Iowa Instant Game #777 Ticket.

3.2 "Ticket Validation Number" for Instant Game #777 is the unique ten (10) character code printed in the Game Play Area under the overprint. The Ticket Validation Number (including any portion thereof) is not a Game Play Area Symbol and is not usable as such.

3.3 "Game Play Area" means the area on the front of the Ticket including the overprint and the printed space underneath the scratch-off material.

3.4 "Pack" means a pack of fan-folded Tickets which are attached to each other by perforations and packed in plastic shrink wrapping.

3.5 "Pack Ticket Number" means the twelve (12) digit number in the form "777-100001-000" printed on the back of the Ticket and above the barcode in black ink. This number shall also appear on the front of the Ticket in the abbreviated form 100001-000. A Universal Product Code (UPC) Number shall also be printed on the back of the Ticket.

3.6 "Game Play Area Symbols" for Instant Game #777 are as follows:

Your Letters Play Symbols:

A	B	C	D	E	F	G	H	I	J	K	L	M
N	O	P	Q	R	S	T	U	V	W	X	Y	Z

Puzzle 1 and Puzzle 2 Grid Play Symbols:

A	B	C	D	E	F	G	H	I	J	K	L	M
N	O	P	Q	R	S	T	U	V	W	X	Y	Z

The image shows two symbols: a recycling symbol and a grid of small squares.

Bonus Word Play Symbols:

A	B	C	D	E	F	G	H	I	J	K	L	M
N	O	P	Q	R	S	T	U	V	W	X	Y	Z

Bonus Word Prize Symbols:

\$5 FIVDOL	\$10 TENDOL	\$25 THYFIV	\$50 FIFTY	\$100 ONEHUN	\$500 FIVHUN
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3.7 "Legends":

BONUS WORD PRIZE YOUR LETTERS

The legend CHECK YOUR TICKET will be imaged in magenta above the Validation Data Matrix Barcode.

3.8 A "Non-winning Ticket" is defined as a Ticket that is not intended to be a winning Ticket.

3.9 No portion of the display printing nor any extraneous matter whatsoever shall be usable or playable as a part of the Instant Game.

3.10 In all events, the determination of prize winners shall be subject to the general Ticket validation requirements set forth in Section 4 of these game specific rules and the requirements set out on the back of each Instant Game Ticket.

SECTION 4 - INSTANT TICKET VALIDATION REQUIREMENTS

Besides meeting all of the other requirements in these game specific rules and as printed on the back of each Ticket, the following validation requirements will apply with regard to the Tickets in Iowa Instant Game #777.

4.1 Play Instructions

Scratch the YOUR LETTERS Play Symbols; then scratch the corresponding letters found in PUZZLE 1, PUZZLE 2 and the BONUS WORD. If you have scratched at least 3 complete words in PUZZLE 1 or 3 complete words in PUZZLE 2, win the corresponding prize found in the PRIZE LEGEND for that exact PUZZLE and word count. If you have matched all 6 letters in the BONUS WORD, win the prize shown in the BONUS WORD prize box. If one of the complete words in PUZZLE 1 or PUZZLE 2 contains a "CLOVER" symbol, you win DOUBLE the prize shown in the PRIZE LEGEND for that exact PUZZLE and word count.

- A "word" in PUZZLE 1 or PUZZLE 2 must contain at least three (3) letters.
- A "word" in PUZZLE 1 or PUZZLE 2 cannot be formed diagonally.
- Words within words are not eligible.
- "Words" must appear in an unbroken horizontal or vertical string of letters within the same CROSSWORD puzzle. An unbroken string of letters: (a) cannot be interrupted by a black space and (b) each word must contain every single letter square between two black spaces.
- Every single letter in the unbroken string must: (a) be revealed in the YOUR LETTERS and (b) be included to form a "word".

4.2 To be a valid Ticket, all of the following requirements must be met:

- A. The Ticket must be complete, and not miscut, and have twenty (20) YOUR LETTERS Play Symbols, one hundred twenty-one (121) PUZZLE 1 Grid Play Symbols, forty-nine (49) PUZZLE 2 Grid Play Symbols, six (6) BONUS WORD Play Symbols and one (1) BONUS WORD Prize Symbol on the front of the Ticket under the scratch-off material. Exactly one Legend CHECK YOUR TICKET must appear above the Validation Data Matrix Barcode in the SCRATCH 2 CASH area. The Ticket must also have exactly one abbreviated Pack Ticket Number, exactly one Validation Number, and exactly one Validation Data Matrix Barcode printed on the front of the Ticket. The Ticket must also have exactly one Validation/Inventory Barcode with the Game Number and Pack Ticket Number appearing above it on the back of the Ticket. A Printing Press Barcode must appear on the front and back of the Ticket.
- B. Each of the Game Play Area Symbols and captions must be present in its entirety and must be fully legible.
- C. Each of the Game Play Area Symbols and captions must be printed in black ink.

- D. The Ticket shall be intact.
- E. The Pack Ticket Numbers and Ticket Validation Number must be present in their entirety and be fully legible. The Ticket Validation Number shall correspond, using the Lottery's codes, to the Game Play Area Symbols on the Ticket.
- F. The Ticket shall not be mutilated, altered, unreadable, reconstituted, or tampered with in any manner.
- G. The Ticket must not be counterfeit in whole or in part.
- H. The Ticket Validation Number and the Pack Ticket Numbers shall be printed in black ink.
- I. The Ticket must have been issued by the Lottery in an authorized manner.
- J. The Ticket must not be stolen nor appear on any list of omitted Tickets on file at the Lottery.
- K. The Game Play Area Symbols and captions, Ticket Validation Number, and Pack Ticket Numbers must be right side up and not reversed in any manner.
- L. The Ticket Validation Number of an apparent winning Ticket shall appear on the Lottery's official list of Ticket Validation Numbers of winning Tickets; and a Ticket with that Ticket Validation Number shall not have been paid previously.
- M. The Ticket must not be blank or partially blank, misregistered, defective, or printed or produced in error.
- N. The Game Play Area Symbols must be exactly as described in Section 3.6 above.
- O. Each of the Game Play Area Symbols and captions on the Ticket must be printed in the symbol font and must correspond precisely to the artwork on file at the Lottery; each of the Legends must correspond precisely to the artwork on file at the Lottery; the Pack Ticket Numbers must correspond precisely to the artwork on file at the Lottery; and the Ticket Validation Number must be printed in the Ticket validation font and must correspond precisely to the artwork on file at the Lottery.
- P. The display printing must be regular in every respect and correspond precisely with the artwork on file at the Lottery.
- Q. The Ticket must pass all additional requirements stated in these game specific rules and any confidential validation requirements established by the Lottery.

4.3 A Ticket which fails any of the Lottery's validation checks is invalid and ineligible for any prize. The Administrator may replace an invalid Ticket with an unplayed ticket from the same game or any other game. If an invalid or defective Ticket is purchased or lawfully obtained, the only responsibility or liability of the Administrator shall be the replacement of the defective Ticket with an unplayed ticket from the same game or any other game, or a refund of the sales price of the Ticket. By purchasing or lawfully obtaining a Ticket, a player agrees to the terms of these game specific rules, including but not limited to the limitation of remedy for an invalid or defective Ticket.

SECTION 5 - INSTANT TICKET CLAIM PERIOD AND TICKET RESPONSIBILITY

5.1 All game prizes must be claimed within ninety (90) days of the announced end of the game. All mailed prize claims must be sent to the official mailing address available at ialottery.com, and received by the Lottery prior to the expiration of the claim period set forth above. Any prize not claimed within the period specified herein or in the manner

specified on the back of each Ticket shall be forfeited. In the event the last day to claim a prize falls on a Saturday, a Sunday, or a legal holiday, the time to claim a prize shall be extended to the close of business on the next day thereafter when Lottery offices are open for business. The Lottery reserves the right to require the claimant to claim a prize in person, including but not limited to when the claimant is legally required to fill out tax forms in order to claim the prize.

5.2 A Ticket is a bearer instrument until signed on the back by the owner.

5.3 The Lottery shall not be responsible for lost or stolen Tickets.

5.4 The Lottery shall not be responsible for Tickets lost in the mail, mailed to an incorrect address or mailed to an address other than the addresses specified by the Lottery to receive prize claims, or for Tickets not received by the Lottery before the expiration of the claim period set forth in these game specific rules.

5.5 The Lottery shall not be responsible for Tickets claimed by a player in error for a lower prize at a retailer.



Visit ialottery.com



\$10

DIAMOND DOLLARS

WIN UP TO \$100,000!

SEE TICKET BACK FOR PLAY INSTRUCTIONS.

BONUS: Reveal this
"C50" symbol,
win \$50 instantly.

**BONUS
\$50**

**BONUS
\$100**

BONUS: Reveal this
"C100" symbol,
win \$100 instantly.

WINNING NUMBERS



YOUR NUMBERS



WIN UP TO 22 TIMES!

**SCRATCH
2
CASH**

VOID01-000

\$10



INSTANT GAME RULES AND GUIDELINES

INSTANT GAME #778

DIAMOND DOLLARS

Game Information

Game Number	778
Game Name	DIAMOND DOLLARS
Game Type	Scratch
Activation Date	2/03/2026
Ticket Price	\$10.00
Starting Ticket	0
Ending Ticket	29
Tickets Per Pack	30

Consolidated Prize Amounts

\$10.00	(Ten dollars) or
\$20.00	(Twenty dollars) or
\$50.00	(Fifty dollars) or
\$100.00	(One hundred dollars) or
\$200.00	(Two hundred dollars) or
\$500.00	(Five hundred dollars) or
\$1,000.00	(One thousand dollars) or
\$100,000.00	(One hundred thousand dollars)

Expected Number and Value of Prizes

There will be approximately 1,080,000 tickets in the game.

Instant Prize	Number of Prizes in Game	Chances of Winning	Method of Payment
\$10.00	216,000.00	1: 5.00	Paid by Retailer
\$20.00	144,000.00	1: 7.50	Paid by Retailer
\$50.00	9,000.00	1: 120.00	Paid by Retailer
\$100.00	5,400.00	1: 200.00	Paid by Retailer
\$200.00	2,700.00	1: 400.00	Paid by Retailer
\$500.00	675.00	1: 1,600.00	Paid by Retailer
\$1,000.00	180.00	1: 6,000.00	Paid by Lottery
\$100,000.00	9.00	1: 120,000.00	Paid by Lottery

The overall odds are 1: 2.86

The number of prizes described and the associated odds of winning a prize are based on the estimated number of Tickets listed above. In the event the number of Tickets delivered in the game differs from the estimated number of Ticket or if additional Tickets are ordered in the game, the Lottery will issue an addendum to these game specific rules containing an updated table reflecting the additional number of Tickets, number of prizes, and odds.

SECTION 1 - PURPOSE OF RULES AND GUIDELINES

These game specific rules and guidelines are issued pursuant to Iowa Code section 99G.9(3) and are intended to supplement Title XII of the Iowa Department of Revenue's administrative rules. In the event of inconsistency, these game specific rules control over any contrary administrative code provisions. Any terms used herein and not defined herein shall have the meaning set forth in the applicable Iowa Code sections or Iowa Administrative Code provisions.

SECTION 2 - EFFECTIVE DATE

These game specific rules become effective on the Activation Date noted above and will remain effective through the announced end of Instant Game #778 unless earlier modified or rescinded by the Iowa Lottery Administrator (the "Administrator").

SECTION 3 – DEFINITIONS

3.1 "Ticket" means an Iowa Instant Game #778 Ticket.

3.2 "Ticket Validation Number" for Instant Game #778 is the unique ten (10) character code printed in the Game Play Area under the overprint. The Ticket Validation Number (including any portion thereof) is not a Game Play Area Symbol and is not usable as such.




3.3 "Game Play Area" means the area on the front of the Ticket including the overprint and the printed space underneath the scratch-off material.

3.4 "Pack" means a pack of fan-folded Tickets which are attached to each other by perforations and packed in plastic shrink wrapping.

3.5 "Pack Ticket Number" means the twelve (12) digit number in the form "778-100001-000" printed on the back of the Ticket and above the barcode in black ink. This number shall also appear on the front of the Ticket in the abbreviated form 100001-000. A Universal Product Code (UPC) Number shall also be printed on the back of the Ticket.

3.6 "Game Play Area Symbols" for Instant Game #778 are as follows:

Your Numbers Play Symbols:

1 ONE	2 TWO	3 THR	4 FOR	5 FIV	6 SIX	7 SEV	8 EGT	9 NIN	
11 ELVN	12 TWLV	13 THIR	14 FORT	15 FIVTN	16 SXTN	17 SVTN	18 EGTN	19 NINT	
21 TWYON	22 TWYTH	23 TWTHR	24 TWFOR	25 TWFIV	26 TWYSX	27 TWSEV	28 TWEGT	29 TWNIN	30 THT
31 TRON	32 TRTO	33 TRTR	34 TRTF	35 TRFIV	36 TRSX	37 TRSV	38 TREG	39 TRNI	40 FRT
41 FRONE	42 FRTWO	43 FRTHR	44 FRFOR	45 FRFIV	46 FRSIX	47 FRSEV	48 FREGT	49 FRNIN	 WIN\$20  DOUBLE  WIN5X

Winning Numbers Play Symbols:

1 ONE	2 TWO	3 THR	4 FOR	5 FIV	6 SIX	7 SEV	8 EGT	9 NIN	
11 ELVN	12 TWLV	13 THIR	14 FORT	15 FIVTN	16 SXTN	17 SVTN	18 EGTN	19 NINT	
21 TWYON	22 TWYTH	23 TWTHR	24 TWFOR	25 TWFIV	26 TWYSX	27 TWSEV	28 TWEGT	29 TWNIN	30 THT
31 TRON	32 TRTO	33 TRTR	34 TRTF	35 TRFIV	36 TRSX	37 TRSV	38 TREG	39 TRNI	40 FRT
41 FRONE	42 FRTWO	43 FRTHR	44 FRFOR	45 FRFIV	46 FRSIX	47 FRSEV	48 FREGT	49 FRNIN	

Prize Symbols:



Bonus \$50 Play Symbols:



Bonus \$100 Play Symbols:



3.7 “Legends”:

WINNING NUMBERS	YOUR NUMBERS	BONUS \$50	BONUS \$100
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The legend CHECK YOUR TICKET will be imaged in magenta above the Validation Data Matrix Barcode.

3.8 A “Non-winning Ticket” is defined as a Ticket that is not intended to be a winning Ticket.

3.9 No portion of the display printing nor any extraneous matter whatsoever shall be usable or playable as a part of the Instant Game.

3.10 In all events, the determination of prize winners shall be subject to the general Ticket validation requirements set forth in Section 4 of these game specific rules and the requirements set out on the back of each Instant Game Ticket.

SECTION 4 - INSTANT TICKET VALIDATION REQUIREMENTS

Besides meeting all of the other requirements in these game specific rules and as printed on the back of each Ticket, the following validation requirements will apply with regard to the Tickets in Iowa Instant Game #778.

4.1 Play Instructions

Match any of YOUR NUMBERS to any WINNING NUMBER, win the prize shown for that number. Reveal this "\$20 BURST" symbol, win \$20 instantly. Reveal this "GEM" symbol, win DOUBLE the prize shown. Reveal this "MONEYBAG" symbol, win 5 TIMES the prize shown.

BONUS \$50: Reveal this “\$50 BILL” symbol, win \$50 instantly.

BONUS \$100: Reveal this “\$100 BILL” symbol, win \$100 instantly.

4.2 To be a valid Ticket, all of the following requirements must be met:

- A. The Ticket must be complete, and not miscut, and have six (6) WINNING NUMBERS Play Symbols, twenty (20) YOUR NUMBERS Play Symbols, twenty (20) PRIZE Symbols, one (1) BONUS \$50 Play Symbol and one (1) BONUS \$100 Play Symbol on the front of the Ticket under the scratch-off material. Exactly one Legend CHECK YOUR TICKET must appear above the Validation Data Matrix Barcode in the SCRATCH 2 CASH area. The Ticket must also have exactly one abbreviated Pack Ticket Number, exactly one Validation Number, and exactly one

Validation Data Matrix Barcode printed on the front of the Ticket. The Ticket must also have exactly one Validation/Inventory Barcode with the Game Number and Pack Ticket Number appearing above it on the back of the Ticket. A Printing Press Barcode must appear on the front and back of the Ticket.

- B. Each of the Game Play Area Symbols and captions must be present in its entirety and must be fully legible.
- C. Each of the Game Play Area Symbols and captions must be printed in black ink.
- D. The Ticket shall be intact.
- E. The Pack Ticket Numbers and Ticket Validation Number must be present in their entirety and be fully legible. The Ticket Validation Number shall correspond, using the Lottery's codes, to the Game Play Area Symbols on the Ticket.
- F. The Ticket shall not be mutilated, altered, unreadable, reconstituted, or tampered with in any manner.
- G. The Ticket must not be counterfeit in whole or in part.
- H. The Ticket Validation Number and the Pack Ticket Numbers shall be printed in black ink.
- I. The Ticket must have been issued by the Lottery in an authorized manner.
- J. The Ticket must not be stolen nor appear on any list of omitted Tickets on file at the Lottery.
- K. The Game Play Area Symbols and captions, Ticket Validation Number, and Pack Ticket Numbers must be right side up and not reversed in any manner.
- L. The Ticket Validation Number of an apparent winning Ticket shall appear on the Lottery's official list of Ticket Validation Numbers of winning Tickets; and a Ticket with that Ticket Validation Number shall not have been paid previously.
- M. The Ticket must not be blank or partially blank, misregistered, defective, or printed or produced in error.
- N. The Game Play Area Symbols must be exactly as described in Section 3.6 above.
- O. Each of the Game Play Area Symbols and captions on the Ticket must be printed in the symbol font and must correspond precisely to the artwork on file at the Lottery; each of the Legends must correspond precisely to the artwork on file at the Lottery; the Pack Ticket Numbers must correspond precisely to the artwork on file at the Lottery; and the Ticket Validation Number must be printed in the Ticket validation font and must correspond precisely to the artwork on file at the Lottery.
- P. The display printing must be regular in every respect and correspond precisely with the artwork on file at the Lottery.
- Q. The Ticket must pass all additional requirements stated in these game specific rules and any confidential validation requirements established by the Lottery.

4.3 A Ticket which fails any of the Lottery's validation checks is invalid and ineligible for any prize. The Administrator may replace an invalid Ticket with an unplayed ticket from the same game or any other game. If an invalid or defective Ticket is purchased or lawfully obtained, the only responsibility or liability of the Administrator shall be the replacement of the defective Ticket with an unplayed ticket from the same game or any other game, or a refund of the sales price of

the Ticket. By purchasing or lawfully obtaining a Ticket, a player agrees to the terms of these game specific rules, including but not limited to the limitation of remedy for an invalid or defective Ticket.

SECTION 5 - INSTANT TICKET CLAIM PERIOD AND TICKET RESPONSIBILITY

5.1 All game prizes must be claimed within ninety (90) days of the announced end of the game. All mailed prize claims must be sent to the official mailing address available at ialottery.com, and received by the Lottery prior to the expiration of the claim period set forth above. Any prize not claimed within the period specified herein or in the manner specified on the back of each Ticket shall be forfeited. In the event the last day to claim a prize falls on a Saturday, a Sunday, or a legal holiday, the time to claim a prize shall be extended to the close of business on the next day thereafter when Lottery offices are open for business. The Lottery reserves the right to require the claimant to claim a prize in person, including but not limited to when the claimant is legally required to fill out tax forms in order to claim the prize.

5.2 A Ticket is a bearer instrument until signed on the back by the owner.

5.3 The Lottery shall not be responsible for lost or stolen Tickets.

5.4 The Lottery shall not be responsible for Tickets lost in the mail, mailed to an incorrect address or mailed to an address other than the addresses specified by the Lottery to receive prize claims, or for Tickets not received by the Lottery before the expiration of the claim period set forth in these game specific rules.

5.5 The Lottery shall not be responsible for Tickets claimed by a player in error for a lower prize at a retailer.



INSTAPLAY

WILD WIN



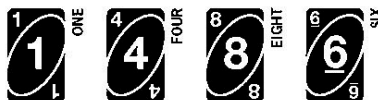
WILD WIN PRIZE



CURRENT PROGRESSIVE JACKPOT: \$XX,XXX
PROGRESSIVE JACKPOT STARTS AT \$3,000







WILD WIN: IF YOU WIN in the YOUR NUMBERS area and find this "WILD" symbol in the WILD WIN area, add the WILD WIN PRIZE shown to all prizes won in the YOUR NUMBERS area!

WINNING NUMBERS



If any of YOUR NUMBERS match any WINNING NUMBER, win the prize shown under the matching number.

YOUR NUMBERS

 \$90.00 NINETY	 \$210 TWTEN	 \$3.00 THRDOL
 \$6.00 SIXDOL	 \$15.00 FIFTEEN	 PROGRESSIVE JACKPOT

FOR COMPLETE GAME DETAILS GO TO:
www.ialottery.com

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INSTAPLAY GAME RULES AND GUIDELINES

INSTAPLAY GAME #172

UNO™ PROGRESSIVE

Game Information

Game Number 172

Game Name UNO™ PROGRESSIVE

Game Type InstaPlay

Activation Date 1/4/2026

Ticket Price \$3.00

Starting Ticket 0

Ending Ticket 999

Tickets per Pack 1000

Consolidated Prize Amounts

\$3.00	(Three dollars) or
\$6.00	(Six dollars) or
\$15.00	(Fifteen dollars) or
\$30.00	(Thirty dollars) or
\$90.00	(Ninety dollars) or
\$210.00	(Two hundred ten dollars) or
\$3,000.00	(Three thousand dollars) or
\$13,200.00	(Thirteen thousand two hundred dollars)

Expected Number and Value of Prizes

There will be approximately 1,440,000 tickets in the game.

InstaPlay Prize	Number of Prizes in Game	Chances of Winning	Method of Payment
\$3.00	212,400	1: 6.78	Paid by Retailer
\$6.00	114,120	1: 12.62	Paid by Retailer
\$15.00	33,840	1: 42.55	Paid by Retailer
\$30.00	16,200	1: 88.89	Paid by Retailer
\$90.00	1,500	1: 960.00	Paid by Retailer

\$210.00	330	1: 4,363.64	Paid by Retailer
\$3,000.00	24	1: 60,000.00	Paid by Lottery
\$13,200.00	24	1: 60,000.00	Paid by Lottery

The overall odds are 1: 3.81

The number of prizes described and the associated odds of winning are based on the estimated number of Tickets listed above. In the event the number of Tickets delivered in the game differs from the estimated number of Tickets or if additional Tickets are ordered in the game, the Lottery will issue an addendum to these game specific rules containing an updated table reflecting the additional number of Tickets, number of prizes, and odds.

SECTION 1 - PURPOSE OF RULES

These game specific rules and guidelines are issued pursuant to Iowa Code section 99G.9(3) and are intended to supplement Title XII of the Iowa Department of Revenue's administrative rules. In the event of inconsistency, these game specific rules control over any contrary administrative code provisions. Any terms used herein and not defined herein shall have the meaning set forth in the applicable Iowa Code sections or Iowa Administrative Code provisions.

SECTION 2 - EFFECTIVE DATE

These game specific rules become effective on the Activation Date noted above and will remain effective through the announced end of InstaPlay Game #172 unless earlier modified or rescinded by the Iowa Lottery Administrator.

SECTION 3 - DEFINITIONS

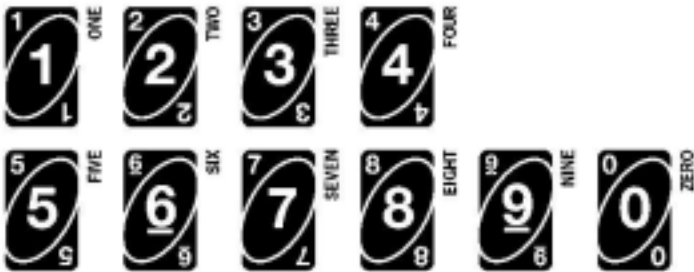
3.1 "Ticket" means an Iowa InstaPlay Game #172 Ticket.

3.2 "Ticket Validation Code" for InstaPlay Game #172 means the three (3) bar codes found at the bottom of the front of the Ticket.

3.3 "Ticket Identification Number" is the twelve (12) digit number of the form 172-100001-000 printed above the Game Play Area.

3.4 "Game Play Area Symbols" for InstaPlay Game #172 are as follows:

Your Numbers Play Symbols



Winning Numbers Play Symbols



Wild Win Play Symbols



Prize Symbols



Wild Win Prize Symbols



3.5 “Legends”:

WINNING NUMBERS, YOUR NUMBERS, WILD WIN, and WILD WIN PRIZE.

3.6 A “Non-winning Ticket” is defined as an Iowa Ticket which is not intended to be a winning Ticket.

SECTION 4 - DETERMINATION OF INSTAPLAY PRIZE WINNERS

4.1 “Game Play”:

WILD WIN: IF YOU WIN in the YOUR NUMBERS area and find this “WILD CARD” symbol in the WILD WIN area, add the WILD WIN PRIZE shown to all prizes won in the YOUR NUMBERS area!

If any of YOUR NUMBERS match any WINNING NUMBER, win the prize shown under the matching number.

4.2 No portion of the display printing nor any extraneous matter whatsoever shall be usable or playable as a part of the InstaPlay Game.

4.3 In all events, the determination of prize winners shall be subject to the general Ticket validation requirements set

forth in Section 6 of these game specific rules, the requirements set out in Title XII of the Iowa Department of Revenue's administrative rules, and the requirements set out in Iowa Code chapter 99G.

4.4 Terminal numbers, advertising messages, or any related validation numbers, or any portion thereof, found on the InstaPlay Ticket are not considered Game Play Area Symbols and are not usable as such.

SECTION 5 - NUMBER AND VALUE OF INSTAPLAY PRIZES

5.1 The progressive *JACKPOT amount for this game starts at \$3,000 and increases incrementally through the sale of Tickets. The set amount of the purchase price for each Ticket sold in this game that shall be contributed to the *JACKPOT is \$0.22. A player who wins a *JACKPOT prize wins all amounts then present in the *JACKPOT pool, as determined by the Lottery in its sole discretion. Once a *JACKPOT winning Ticket is sold, the progressive *JACKPOT amount will reset to \$3,000, then increase incrementally as set forth in this provision. The *JACKPOT amount may vary with each Ticket sold. Notwithstanding any other estimated jackpot amounts that may be shown on the ialottery.com website, on LIM monitors, or elsewhere, the *JACKPOT amount attributable to a Ticket is the *JACKPOT amount featured on that Ticket.

SECTION 6 - INSTAPLAY TICKET VALIDATION REQUIREMENTS

Besides meeting all of the other requirements in these game specific rules, the following Validation Requirements will apply with regard to the Tickets in Iowa InstaPlay Game #172.

6.1 To be a valid Ticket, all of the following requirements must be met:

- a. The Ticket must be intact and have exactly: four (4) WINNING NUMBERS Play Symbols, six (6) YOUR NUMBERS Play Symbols, six (6) PRIZE SYMBOLS, 1 (one) WILD WIN PLAY SYMBOL, and 1 (one) WILD WIN PRIZE SYMBOL on a ticket. The Ticket front should contain, in their entirety and fully legible, the retailer identification number, the Ticket Identification Number, and the date and time in which the Ticket was generated. The Ticket front should also contain 3 bar codes. The Ticket Identification Number and the three (3) bar codes shall correspond, using the Lottery's codes and information, to the Play Symbols on the Ticket.
- b. The Ticket must have been issued in an authorized manner as determined by the Lottery.
- c. The Ticket must not be altered, unreadable, reconstructed, or tampered with in any manner.
- d. The Ticket must not be counterfeit in whole or in part.
- e. The Ticket must not be stolen, canceled, or appear on any list of omitted or test Tickets on file with the Lottery.
- f. The Ticket must be complete and not blank or partially blank, miscut, misregistered, defective, or printed or produced in error.
- g. The Game Play Area must be exactly as described in paragraph 6.1 and Game Play Area Symbols and Legends must appear exactly as shown in paragraphs 3.4 and 3.5. All symbols, numbers, and codes must be present in their entirety, legible, right side up, and not reversed in any manner.
- h. The Ticket printing must be regular in every respect and correspond precisely with the electronic file held

by the Lottery.

- i. The information on the Ticket or share must correspond precisely with the Lottery's computer record.
- j. The Ticket must correspond, using a computer validation file, to the winning game play or plays printed on the Ticket or share.
- k. The Ticket must not have been previously paid.
- l. A Ticket or share shall be void unless the Ticket or share is printed on a paper stock roll that was validly issued to and used, at the time of the play, by the retailer from whom the Ticket or share was purchased.
- m. The Ticket must pass all additional validation requirements stated in the game specific rules and any confidential validation requirements established by the Lottery.

6.2 A Ticket which fails any of the Lottery's validation checks is invalid and ineligible for any prize. The Iowa Lottery Administrator may replace an invalid Ticket with an unplayed ticket from the same game or any other game. If an invalid or defective Ticket is purchased or lawfully obtained, the only responsibility or liability of the Iowa Lottery Administrator shall be the replacement of the defective Ticket with an unplayed ticket from the same game or any other game, or a refund of the sales price of the Ticket. By purchasing or lawfully obtaining a Ticket, a player agrees to the terms of these game specific rules, including but not limited to the limitation of the remedy for an invalid or defective Ticket.

SECTION 7 - INSTAPLAY TICKET CLAIM PERIOD AND TICKET RESPONSIBILITY

7.1 All game prizes must be claimed within ninety (90) days of the date of sale of the Ticket. All mailed prize claims must be sent to the official mailing address available at ialottery.com, and received by the Lottery prior to the expiration of the claim period set forth above. Any prize not claimed within the period specified herein or in the manner specified on the back of each Ticket shall be forfeited. In the event the last day to claim a prize falls on a Saturday, a Sunday, or a legal holiday, the time to claim shall be extended to the close of business on the next day thereafter when Lottery offices are open for business. The Lottery reserves the right to require the claimant to claim a prize in person, including but not limited to when claimant is legally required to fill out tax forms in order to claim the prize.

7.2 The Lottery shall not be responsible for lost or stolen Tickets.

7.3 The Lottery shall not be responsible for Tickets lost in the mail, mailed to an incorrect address or mailed to an address other than the addresses specified by the Lottery to receive prize claims, or for Tickets not received by the Lottery before the expiration of the claim period set forth in these game specific rules.

7.4 The Lottery shall not be responsible for Tickets claimed by a player in error for a lower prize at a Retailer.