



**INSTANT GAME RULES
AND GUIDELINES**

INSTANT TICKET #511

**\$100,000 HOLIDAY
CROSSWORD**

SECTION 1 - PURPOSE OF GUIDELINES

These game specific rules and guidelines are issued pursuant to Iowa Code Section 99G.9(4) (2019) and are intended to supplement the Iowa Lottery's administrative rules published in the Iowa Administrative Code-531. The published administrative rules are also applicable to this game.

SECTION 2 - EFFECTIVE DATE

These rules become effective September 28, 2020 and will remain effective through the announced end of Instant Game #511 unless earlier modified or rescinded by the Lottery Authority CEO.

SECTION 3 - DEFINITIONS

3.1 "Ticket" means an Iowa Instant Game #511 Ticket.

3.2 "Ticket Validation Codes" for Instant Game #511 is the unique ten (10) character code printed on the front of the ticket, along the right side of the YOUR LETTERS play area in a vertical position underneath the game scratch-off coating and overprint.

3.3 "Pack" means a pack of fanfolded Instant Game Tickets which are attached to each other by perforations. These fanfolded Tickets are packed in plastic shrink wrapping. In Instant Game #511, a "Pack" shall consist of 30 Instant Game Tickets fanfolded bearing a common pack number and having a Ticket number starting at 000 and continuing through 029.

3.4 "Pack-Ticket Number" is the 12-digit number of the form 511-100001-000 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.

3.5 "Play Symbols" for Instant Game #511 are as follows. 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, and Z. Twenty (20) of these Play Symbols appear under the YOUR LETTERS rub-off area on the front of the Ticket in Symbol Font. There is one PRIZE SYMBOL under the BONUS WORD PRIZE play area. There are one hundred and twenty one (121) CROSSWORD PUZZLE 1 Grid Play Spots, eleven (11) spaces (high) by eleven (11) spaces (wide); one hundred and twenty one (121) CROSSWORD PUZZLE 2 Grid Play Spots, eleven (11) spaces (high) by eleven (11) spaces (wide); and six (6) Bonus Word Play Spots, six (6) spaces (wide). Translucent scratch-off material is laid over the top of the entire CROSSWORD PUZZLE 1, PUZZLE 2 Grid Play spots and the BONUS WORD play spots allowing the imaged symbols to show through.

The Play symbols will be display printed in black and red:

YOUR LETTERS

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

GRID 1 & BONUS WORD LETTERS

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

GRID 2 WORD LETTERS

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: Captions as shown below:

BONUS WORD PRIZE SYMBOLS

\$10.00 \$20.00 \$30.00 \$50.00 \$100
TEN TWENTY THIRTY FIFTY ONE HUND

3.6 "Legends" The legends YOUR LETTERS and BONUS WORD PRIZE will be imaged in black above their respective play areas. The vertical and horizontal lines on the CROSSWORD PUZZLE 1, PUZZLE 2 grids and the BONUS WORD play area will be imaged in black. Imaged in black around each of the twenty (20) YOUR LETTERS there will be a four-sided box composed of solid lines. The legend CHECK YOUR TICKET will be base printed in magenta above the Validation Data Matrix Barcode.

3.7 A "Non-Winning Ticket" is defined as an Iowa Instant Game #511 Ticket which is not intended to be a winning Ticket.

SECTION 4 - DETERMINATION OF INSTANT PRIZE WINNERS

4.1 Scratch the YOUR LETTERS; then scratch the corresponding letters found in BOTH CROSSWORD PUZZLES and the BONUS WORD, regardless of color. If you have scratched at least 4 complete words across BOTH CROSSWORD PUZZLES, win the corresponding prize found in the PRIZE LEGEND, based on the word's color.

BONUS WORD: Uncover all 6 letters in the BONUS WORD by scratching the letters that match the YOUR LETTERS and win the prize shown in the Bonus Word prize box. The BONUS WORD is played separate from the PUZZLE GRIDS and cannot be combined with words on the PUZZLE GRIDS to win a prize. Win up to 2 times on a ticket. Players may win up to one prize on the prize legend and may win up to one prize for the Bonus Word.

Words within words are not eligible for prizes.

The Ticket Holder can win up to two (2) times on this ticket. The consolidated prize amounts are as follows:

\$ 10.00	(Ten dollars) or
\$ 20.00	(Twenty dollars) or
\$ 30.00	(Thirty 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
\$ 10,000.00	(Ten thousand dollars) or
\$ 100,000.00	(One hundred thousand dollars)

4.2 No portion of the display printing nor any extraneous matter whatsoever shall be usable or playable as a part of the Instant 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 Rules and the requirements set out on the back of each Instant Game Ticket.

4.4 The Ticket Validation Number (including any portion thereof) is not a Play Symbol and is not usable as such.

SECTION 5 - NUMBER AND VALUE OF INSTANT PRIZES

There will be approximately 879,720 tickets. The expected number and value of prizes in the game are as follows:

Instant Prize	Number of Prizes	Chances of Winning	Method of Payment
\$ 10.00	146,620	1:6.00	Paid by Retailer
\$ 20.00	58,648	1:15.00	Paid by Retailer
\$ 30.00	29,324	1:30.00	Paid by Retailer
\$ 50.00	29,324	1:30.00	Paid by Retailer
\$ 100.00	2,196	1:400.60	Paid by Retailer
\$ 200.00	552	1:1,593.70	Paid by Retailer
\$ 500.00	219	1:4,016.99	Paid by Retailer
\$ 1,000.00	73	1:12,050.96	Paid by Lottery
\$ 10,000.00	15	1:58,648.00	Paid by Lottery
\$ 100,000.00	7	1:125,674.29	Paid by Lottery

The overall odds are 1:3.30

SECTION 6 - INSTANT TICKET VALIDATION REQUIREMENTS

Besides meeting all of the other requirements in these rules and as printed on the back of each Instant Game Ticket, the following Validation Requirements will apply with regard to the Instant Game Tickets in Iowa Instant Game #511.

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

- A. The Ticket must be complete, and not miscut, and have exactly one YOUR LETTERS Play Symbol appearing under each of the twenty (20) rub-off spots on the front of the Ticket in the YOUR LETTERS play areas. Exactly one Play Symbol or one black square must appear in each of the one hundred and twenty one (121) CROSSWORD PUZZLE 1 Grid Play Spots on the front of the Ticket; exactly one Play Symbol or one black square must appear in each of the one hundred and twenty one (121) CROSSWORD PUZZLE 2 Grid Play Spots on the front of the Ticket; exactly one Play Symbol must appear in each of the six (6) BONUS WORD Play Spots on the front of the Ticket; exactly one Prize symbol must appear in the BONUS WORD PRIZE play area on the front of the Ticket, exactly one legend must appear above the YOUR LETTERS play area; exactly one legend must appear above the BONUS WORD PRIZE play area; 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 Pack-Ticket Number, exactly one Validation Number, exactly one Inventory Tracking Barcode, exactly one Validation Data Matrix Barcode printed on the front of the ticket. The ticket must also have exactly one UPC barcode, Validation/Inventory Barcode with the game number and pack and ticket number appearing above the barcode and exactly one Inventory Tracking Barcode on the back of the ticket.
- B. Each of the Play Symbols must be present in its entirety and be fully legible.
- C. Each of the Play Symbols must be printed in black ink except for the letters found in CROSSWORD PUZZLE 2 which will be printed in red ink.
- D. The Ticket shall be intact.
- E. The Pack-Ticket Number 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 Play Symbols on the Ticket.
- F. The Ticket must 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 Number 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 Play Symbols, Ticket Validation Number and Pack-Ticket Number must be right side up and not reversed in any manner.

- L. The Ticket Validation Numbers of an apparent winning Ticket shall appear on the Lottery's official list of Validation Numbers of winning Tickets; and a Ticket with that 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 must be exactly as described in paragraph 3.5 and 3.6.
- O. Each of the Play Symbols 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 number must correspond precisely to the artwork on file at the Lottery; and the Ticket Validation Numbers must be printed in the 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 validation tests provided for in the Rules of the Iowa Lottery and confidential validation tests of the Lottery.

6.2 A Ticket which fails any of the Lottery's validation checks is invalid and ineligible for any prize. The CEO may replace an invalid Ticket with an unplayed Ticket from the same game or any other game. If a defective Ticket is purchased, the only responsibility or liability of the CEO 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 sale price of the ticket.

SECTION 7 - INSTANT TICKET CLAIM PERIOD AND TICKET RESPONSIBILITY

7.1 All game prizes must be claimed within 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 and 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, a legal holiday or any other day appointed or recommended by the Governor of Iowa or the President of the United States as a day of fasting or thanksgiving, the time to claim shall be extended to the close of business on the next day thereafter when Lottery offices are open for business.

7.2 An instant game Ticket is a bearer instrument until signed on the back by the owner.

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

7.4 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 tickets not received by the Lottery before the expiration of the claim period set forth in these rules.

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

SECTION 8 - PRICE OF TICKET

The price of an Instant Game #511 ticket is \$10.00.