



**INSTANT RULES
AND GUIDELINES**

INSTANT GAME #520

\$50,000 LUCK

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. In the event of inconsistency, these game specific rules control any contrary administrative code provisions.

SECTION 2 - EFFECTIVE DATE

These rules become effective on January 5, 2021 and will remain effective through the announced end of Instant Game #520 unless earlier modified or rescinded by the Iowa Lottery Authority CEO.

SECTION 3 - DEFINITIONS

- 3.1 "Ticket" means an Iowa Instant Game #520 Ticket.
- 3.2 "Ticket Validation Codes" for Instant Game #520 is the unique 10 character code printed on the front of the ticket at the bottom of the main play area, 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 #520, a "Pack" shall consist of 60 Instant Game Tickets fanfolded bearing a common pack number and having a Ticket number starting at 000 and continuing through 059.
- 3.4 "Pack-Ticket Number" is the 12-digit number of the form 520-100001-000 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 #520 are as follows: There are four (4) WINNING NUMBERS and fifteen (15) YOUR NUMBERS play spots with corresponding PRIZE. The following PLAY/PRIZE Symbols will appear under the rub-off area on the front of the ticket in Symbol Font. There is one play symbol under each of the (15) YOUR NUMBERS play spots and one play symbol under each of the four (4) WINNING NUMBERS.

PLAY SYMBOLS

01 ONE	02 TWO	03 THR	04 FOR	06 SIX	07 SEV	08 EGT	09 NIN	11 ELV	12 TUL	13 TRH	14 FRN	15 FTN	16 SXX	17 SVN	18 ETN
19 NTN	21 TUON	22 TUO	23 TUW	24 TUFR	25 TUWV	26 TUSX	27 TUSV	28 TUET	29 TUNN	30 THRY	31 THON	32 THTO	33 THTH	34 THFR	35 THFV
36 THSX	37 THSV	38 THET	39 THNN	40 FRTY	41 FRON	42 FRTO	43 FRTH	44 FRFR	45 FRFV	46 FRSX	47 FRSV	48 FRET	49 FRNN		

PRIZE SYMBOLS


\$5.00 FIVE	\$10.00 TEN	\$20.00 TWENTY	\$50.00 FIFTY	\$100 ONE HUN	\$200 TWO HUN	\$1000 ONE THOU	\$50000 50 THOU
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- 3.6 "Legends" The legends WINNING NUMBERS and YOUR NUMBERS will be imaged in black above their respective play areas. Dashed black lines will be imaged between each of the YOUR NUMBERS play symbols and a solid black box will be imaged around the WINNING NUMBERS play area to separate the WINNING NUMBER from the YOUR NUMBERS. The legend CHECK YOUR TICKET will be imaged in Magenta above the Validation Data Matrix Barcode.

3.7 A "Non-Winning Ticket" is defined as an Iowa Instant Game #520 Ticket which is not intended to be a winning Ticket.

SECTION 4 - DETERMINATION OF INSTANT PRIZE WINNERS

4.1 Match any of YOUR NUMBERS to any of the WINNING NUMBERS, win prize shown for that number.

Reveal a  symbol, win \$50 instantly! The Ticket Holder can win up to fifteen (15) times on this ticket. The consolidated prize amounts are as follows:

\$ 5.00	(Five dollars) or
\$ 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
\$ 1,000.00	(One thousand dollars) or
\$ 50,000.00	(Fifty 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 1,006,980 tickets in the game. The expected number and value of prizes in the game are as follows:

Instant Prize	Number of Prizes	Chances of Winning	Method of Payment
\$ 5.00	125,905	1:8.00	Paid by Retailer
\$ 10.00	79,703	1:12.63	Paid by Retailer
\$ 20.00	50,349	1:20.00	Paid by Retailer
\$ 50.00	4,613	1:218.29	Paid by Retailer
\$ 100.00	753	1:1,337.29	Paid by Retailer
\$ 200.00	253	1:3,980.16	Paid by Retailer
\$ 1,000.00	25	1:40,279.20	Paid by Lottery
\$ 50,000.00	8	1:125,872.50	Paid by Lottery

The overall odds are 1:3.85

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 #520.

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 Play/Prize Symbol appearing under each of the fifteen (15) YOUR NUMBERS Play spots and four (4) WINNING NUMBERS Play spots will appear on the front of the ticket under the scratch-off material.

The ticket front must have exactly one (1) Legend YOUR NUMBERS and WINNING NUMBERS and one (1): Legend CHECK YOUR TICKET and related Validation Data Matrix Barcode in the SCRATCH 2 CASH area; Pack-Ticket Number; Validation Number under the rub-off area; and one Inventory Tracking Barcode. The ticket back must have exactly one (1): I2of5 Barcode with human readable game-pack-ticket number appearing above it; UPC Barcode; and one Inventory Tracking Barcode.

- 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.
- 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 and Captions, Prize Symbols and Captions, Ticket Validation Number and Pack Ticket Number must be right side up and not reversed in any manner.
- L. The 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 paragraphs 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. By purchasing or lawfully obtaining a Ticket, a player agrees to the terms of these rules, including but not limited to the limitation of the remedy for an invalid or defective 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. 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 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 #520 ticket is \$5.00.