



**INSTANT RULES
AND GUIDELINES**

INSTANT GAME #521

25X

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on January 5, 2021 and will remain effective through the announced end of Instant Game #521 unless earlier modified or rescinded by the Iowa Lottery Authority CEO.

SECTION 3 - DEFINITIONS

- 3.1 "Ticket" means an Iowa Instant Game #521 Ticket.
- 3.2 "Ticket Validation Codes" for Instant Game #521 is the unique 10 character code printed on the front of the ticket at the bottom of the 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 #521, 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 521-100001-000 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 #521 are as follows: There is one play area with five (5) individual levels, 1X, 2X, 5X, 10X and 25X. Each level is separated by a solid black line. And each of YOUR NUMBERS is separated by dotted lines. There are thirty-six (36) of the following Play Symbols that will appear under the rub-off area on the front of the ticket in Symbol Font.

PLAY SYMBOLS

03 THR	04 FOR	06 SIX	07 SEV	08 EGT	09 NIN	11 ELV	12 TWL	13 TRN	14 FRN	15 FTN
16 SXN	17 SVN	18 ETN	19 NTN	21 TJON	22 TJTO	23 TJTH	24 TWFR	26 TWSX	27 TWSV	28 TUET
29 TUNN	30 THRY	31 THON	32 THFO	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	☆ WIN950

The STAR symbol will only appear in the 1X game play area.

"Prize Symbols" for Instant Game #521 are as follows: Thirty (30) of the following Prize Symbols will appear in the 1X, 2X, 5X, 10X and 25X Play Areas.

1X PLAY AREA PRIZE SYMBOLS

\$5.00 **\$10.00** **\$20.00** **\$50.00** **\$100** **\$250** **\$500** **\$1,000** **\$5,000** **\$100,000**
FIVE TEN TWENTY FIFTY ONE HUN TWO FTY FIV HUN ONE THOU FIV THOU 100 THOU

2X PLAY AREA PRIZE SYMBOLS

\$5.00 **\$10.00** **\$20.00** **\$50.00** **\$100** **\$250** **\$1,000**
FIVE TEN TWENTY FIFTY ONE HUN TWO FTY ONE THOU

5X PLAY AREA PRIZE SYMBOLS

\$5.00 **\$10.00** **\$20.00** **\$50.00** **\$100**
FIVE TEN TWENTY FIFTY ONE HUN

10X PLAY AREA PRIZE SYMBOLS

\$5.00 **\$10.00** **\$20.00** **\$50.00** **\$100** **\$500**
FIVE TEN TWENTY FIFTY ONE HUN FIV HUN

25X PLAY AREA PRIZE SYMBOLS

\$10.00 **\$20.00** **\$100**
TEN TWENTY ONE HUN

3.6 “Legends” The legends YOUR NUMBERS, LUCKY NUMBERS, 1X, 2X, 5X, 10X and 25X will be imaged in black above and beside their respective play areas. Dashed black lines will be imaged between each of the YOUR NUMBERS play/prize symbol play spots, a solid black line will be imaged between the 1X, 2X, 5X, 10X and 25X play areas and a solid black box will be imaged around the LUCKY NUMBERS play spot. 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 #521 Ticket which is not intended to be a winning Ticket.

SECTION 4 - DETERMINATION OF INSTANT PRIZE WINNERS

4.1 Match any of the 1X, 2X, 5X, 10X and 25X YOUR NUMBERS with corresponding PRIZE to any of the LUCKY NUMBERS, win one time, two times, five times, ten times or twenty-five times the corresponding prize respectively. Reveal a STAR symbol in the 1X play area, WIN \$50 INSTANTLY! The Ticket Holder can win up to seven (7) times on this ticket. The consolidated prize amounts are as follows:

\$10.00	(ten dollars) or
\$20.00	(twenty dollars) or
\$50.00	(fifty dollars) or
\$100	(one hundred dollars) or
\$250	(two hundred fifty dollars) or
\$500	(five hundred dollars) or
\$1,000	(one thousand dollars) or
\$5,000	(five thousand dollars) or
\$100,000	(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 1,508,280 tickets in the game. The expected number and value of prizes in the game are as follows:

Instant Prize	Number of Prizes in Game	Chances of Winning	Method of Payment
\$ 10.00	301,688	1: 5.00	Paid by Retailer
\$ 20.00	175,950	1: 8.57	Paid by Retailer
\$ 50.00	19,200	1: 78.56	Paid by Retailer
\$ 100.00	5,039	1: 299.32	Paid by Retailer
\$ 250.00	2,248	1: 670.94	Paid by Retailer
\$ 500.00	1,196	1: 1,261.10	Paid by Retailer
\$ 1,000.00	277	1: 5,445.05	Paid by Lottery
\$ 5,000.00	75	1: 20,110.40	Paid by Lottery
\$ 100,000.00	13	1: 116,021.54	Paid by Lottery

The overall odds are 1: 2.98

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 #521.

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 Symbol appearing under each of the thirty-six (36) Play spots and thirty (30) Prize Symbol spots will appear 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 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 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.
- 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 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.

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 #521 ticket is \$10.00.