



**INSTANT GAME RULES  
AND GUIDELINES**

**INSTANT GAME #650**

**RUBY RED  
CROSSWORD**

## **SECTION 1 - PURPOSE OF GUIDELINES**

These game specific rules and guidelines are issued pursuant to Iowa Code Section 99G.9(4) (2023) and are intended to supplement the Iowa Lottery's administrative rules published in Chapter 531 of the Iowa Administrative Code. In the event of inconsistency, these game specific rules control any contrary administrative code provisions.

## **SECTION 2 - EFFECTIVE DATE**

These rules become effective on June 28, 2023 and will remain effective through the announced end of Instant Game #650 unless earlier modified or rescinded by the Iowa Lottery Authority CEO.

## **SECTION 3 – DEFINITIONS**

- 3.1 "Ticket" means an Iowa Instant Game #650 Ticket.
- 3.2 "Ticket Validation Code" for Instant Game #650 is the unique ten (10) character code printed in the game play area on the front of the Ticket underneath the rub-off area and overprint.
- 3.3 "Pack" means a pack of fan-folded Instant Game Tickets which are attached to each other by perforations. These fan-folded tickets are packed in plastic shrink wrapping. In Instant Game #650, a "Pack" shall consist of 10 Instant Game Tickets fan-folded bearing a common Pack Number and having a Ticket Number starting at 000 and continuing through 009.
- 3.4 "Pack Ticket Number" is the twelve (12) digit number of the form 650-100001-000 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 "Game Play Area Symbols" for Instant Game #650 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.

### **Front of ticket:**

- Twenty (20) of these Play Symbols appear under the PUZZLES 1 & 2 YOUR LETTERS rub-off area on the front of the Ticket in Symbol Font. There is one play symbol under each of the Twenty (20) "PUZZLES 1 & 2 YOUR LETTERS" rub-off spots.
- There is one PRIZE SYMBOL under the BONUS WORD 1 PRIZE play area and one PRIZE SYMBOL under the BONUS WORD 2 PRIZE play area.
- There are two hundred and forty two (242) CROSSWORD PUZZLE 1 Grid Play Spots, twenty two (22) spaces (high) by eleven (11) spaces (wide); two hundred and forty two (242) CROSSWORD PUZZLE 2 Grid Play Spots, twenty two (22) spaces (high) by eleven (11) spaces (wide); and six (6) Bonus Word 1 Play Spots, six (6) spaces (wide); and six (6) Bonus Word 2 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 1 and BONUS WORD 2 play spots allowing the imaged symbols to show through.
- The Play/prize symbols will be printed in black.

### **Back of Ticket:**

- Twenty (20) of these Play Symbols appear under the PUZZLES 3 & 4 YOUR LETTERS rub-off area on the back of the Ticket in Symbol Font. There is one play symbol under each of the Twenty (20) "PUZZLES 3 & 4 YOUR LETTERS" rub-off spots.

- There is one PRIZE SYMBOL under the BONUS WORD 3 PRIZE play area and one PRIZE SYMBOL under the BONUS WORD 4 PRIZE play area.
- There are one hundred and twenty one (121) CROSSWORD PUZZLE 3 Grid Play Spots, eleven (11) spaces (high) by eleven (11) spaces (wide); one hundred and twenty one (121) CROSSWORD PUZZLE 4 Grid Play Spots, eleven (11) spaces (high) by eleven (11) spaces (wide); and six (6) Bonus Word 3 Play Spots, six (6) spaces (wide); and six (6) Bonus Word 4 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 1 and BONUS WORD 2 play spots allowing the imaged symbols to show through.
- The Play/prize symbols will be printed in black.

BONUS WORD 1, 2, 3 and 4 PRIZE Symbols: Captions as shown below:

\$30.00	\$40.00	\$50.00	\$60.00	\$70.00	\$100
THIRTY	FORTY	FIFTY	SIXTY	SEVENTY	ONE HUN

### 3.6 “Legends”:

#### **Front of Ticket:**

The legends PUZZLES 1 & 2 YOUR LETTERS, BONUS WORD 1 PRIZE and BONUS WORD 2 PRIZE will be imaged in black above their respective play areas. The vertical and horizontal lines on the CROSSWORD PUZZLE 1, PUZZLE 2 grids, BONUS WORD 1 and BONUS WORD 2 play areas will be imaged in black. Imaged in black around each of the twenty (20) PUZZLES 1 & 2 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.

#### **Back of Ticket:**

The legends PUZZLES 3 & 4 YOUR LETTERS, BONUS WORD 3 PRIZE and BONUS WORD 4 PRIZE will be imaged in black above their respective play areas. The vertical and horizontal lines on the CROSSWORD PUZZLE 3, PUZZLE 4 grids, BONUS WORD 3 and BONUS WORD 4 play areas will be imaged in black. Imaged in black around each of the twenty (20) PUZZLES 3 & 4 YOUR LETTERS there will be a four-sided box composed of solid lines.

- 3.7 A “Non-winning Ticket” is defined as an Iowa Instant Game #650 Ticket which is not intended to be a winning ticket.

## **SECTION 4 - DETERMINATION OF INSTANT PRIZE WINNERS**

- 4.1 “Game Play Area”: “RUBY RED CROSSWORD” is an Instant Ticket game which consists of:

**PUZZLES 1 & 2 YOUR LETTERS:** Scratch the PUZZLES 1 & 2 YOUR LETTERS; then scratch the corresponding letters found in Puzzle 1, Puzzle 2, Bonus Word 1 and Bonus Word 2. If you have scratched at least 5 complete words in Puzzle 1, see Puzzle 1 prize legend for prize amount won for that exact word count. If you have scratched at least 5 complete words in Puzzle 2, see Puzzle 2 prize legend for prize amount won for that exact word count.

**BONUS WORDS 1 & 2:** If you uncover all 6 letters in Bonus Word 1 or all 6 letters in Bonus Word 2 by scratching the PUZZLES 1 & 2 YOUR LETTERS that match, win the prize shown in the corresponding Bonus Word prize box. The BONUS WORDS 1 & 2 are played separate from the PUZZLES GRIDS and are not eligible for word counts on the PUZZLE GRID PRIZE LEGENDS.

**PUZZLES 3 & 4 YOUR LETTERS:** Scratch the PUZZLES 3 & 4 YOUR LETTERS; then scratch the corresponding letters found in Puzzle 3, Puzzle 4, Bonus Word 3 and Bonus Word 4. If you have scratched at least 3 complete words in Puzzle 3, see Puzzle 3 prize legend for prize amount won for

that exact word count. If you have scratched at least 3 complete words in Puzzle 4, see Puzzle 4 prize legend for prize amount won for that exact word count.

**BONUS WORDS 3 & 4:** If you uncover all 6 letters in Bonus Word 3 or all 6 letters in Bonus Word 4 by scratching the PUZZLES 3 & 4 YOUR LETTERS that match, win the prize shown in the corresponding Bonus Word prize box. The BONUS WORD 3 & 4 are played separate from the PUZZLE GRIDS and are not eligible for word count on the PUZZLE GRID PRIZE LEGENDS.

Win up to 6 prize amounts on a ticket. Players may win up to one prize on each prize legend and may win up to once on each Bonus Word.

**NOTE: PUZZLES 1 & 2 YOUR LETTERS can only be used for Puzzles 1 and 2 and Bonus Words 1 and 2. PUZZLES 3 & 4 YOUR LETTERS can only be used for Puzzles 3 and 4 and Bonus Words 3 and 4.**

The ticket holder can win up to six (6) times on this ticket. The consolidated prize amounts are:

\$30 <sup>.00</sup>	(thirty dollars) or
\$40 <sup>.00</sup>	(forty dollars) or
\$50 <sup>.00</sup>	(fifty dollars) or
\$60 <sup>.00</sup>	(sixty dollars) or
\$70 <sup>.00</sup>	(seventy dollars) or
\$100	(one hundred dollars) or
\$150	(one hundred fifty dollars) or
\$250	(two hundred fifty dollars) or
\$500	(five hundred dollars) or
\$1,000	(one thousand dollars) or
\$10,000	(ten thousand dollars) or
\$300,000	(three 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 1,889,810 Tickets in the game. The expected number and value of prizes in the game are as follows:

<b>Instant Prize</b>	<b>Number of Prizes in Game</b>	<b>Chances of Winning</b>	<b>Method of Payment</b>
\$30.00	377,962	1: 5.00	Paid by Retailer
\$40.00	188,981	1: 10.00	Paid by Retailer
\$50.00	188,981	1: 10.00	Paid by Retailer
\$60.00	15,594	1: 121.19	Paid by Retailer
\$70.00	16,120	1: 117.23	Paid by Retailer
\$100.00	14,172	1: 133.35	Paid by Retailer
\$150.00	10,629	1: 177.80	Paid by Retailer
\$250.00	9,444	1: 200.11	Paid by Retailer
\$500.00	2,755	1: 685.96	Paid by Retailer
\$1,000.00	236	1: 8,007.67	Paid by Lottery
\$10,000.00	47	1: 40,208.72	Paid by Lottery
\$300,000.00	16	1: 118,113.13	Paid by Lottery

The overall odds are 1:2.29.

In the event additional Tickets are ordered in the game, the Lottery will issue an addendum to these rules containing an updated table reflecting the additional number of tickets, number of prizes and odds.

## **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 #650.

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 PUZZLES 1 & 2 YOUR LETTERS Play Symbol appearing under each of the twenty (20) rub-off spots on the front of the Ticket in the PUZZLES 1 & 2 YOUR LETTERS play areas. Exactly one Play Symbol or one black square must appear in each of the two hundred and forty two (242) 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 two hundred and forty two (242) 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 1 Play Spots on the front of the Ticket; exactly one Play Symbol must appear in each of the six (6) BONUS WORD 2 Play Spots on the front of the ticket; exactly one Prize symbol must appear in the BONUS WORD 1 PRIZE play area on the front of the Ticket; exactly one Prize symbol must appear in the BONUS WORD 2 PRIZE play area on the front of the Ticket; exactly one PUZZLES 3 & 4 YOUR LETTERS Play Symbol must appear under each of the twenty (20) rub-off spots on the back of the Ticket in the PUZZLES 3 & 4 YOUR LETTERS play areas; exactly one Play Symbol or one black square must appear in each of the one hundred twenty one (121) CROSSWORD PUZZLE 3 Grid Play Spots on the back of the Ticket; exactly one Play Symbol or one black square must appear in each of the one hundred twenty one (121) CROSSWORD PUZZLE 4 Grid Play Spots on the back of the Ticket; exactly one Play Symbol must appear in each of the six (6) BONUS WORD 3 Play Spots on the back of the Ticket; exactly one Play

Symbol must appear in each of the six (6) BONUS WORD 4 Play Spots on the back of the Ticket; exactly one Prize symbol must appear in the BONUS WORD 3 PRIZE play area on the back of the Ticket; exactly one Prize symbol must appear in the BONUS WORD 4 PRIZE play area on the back of the Ticket; exactly one legend must appear above the PUZZLES 1 & 2 YOUR LETTERS play area; exactly one legend must appear above the PUZZLES 3 & 4 YOUR LETTERS play area; exactly one legend must appear above the BONUS WORD 1 PRIZE play area; exactly one legend must appear above the BONUS WORD 2 PRIZE play area; exactly one legend must appear above the BONUS WORD 3 PRIZE play area; exactly one legend must appear above the BONUS WORD 4 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 at the ticket top and 2 Pack-Ticket Numbers at the ticket bottom, 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, Prize Symbols and Captions must be present in its entirety and must be fully legible.
- C. Each of the Play Symbols, Prize Symbols and Captions 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 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 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 Prize Symbols, Game Symbols and Captions, 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 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 must be exactly as described in section 4.1.

- O. Each of the Prize Symbols, Game 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 Number 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 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 un-played 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 CEO shall be the replacement of the defective Ticket with an un-played 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 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 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 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 #650 Ticket is \$30.00.