



13001 University Avenue
Clive, IA 50325-8225
www.ialottery.com
515.725.7900

Kim Reynolds · Governor
Chris Cournoyer · Lt. Governor

AGENDA

IOWA LOTTERY COMMISSION

June 24, 2026

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 March 25, 2026 Commission Meeting*
- II. Remarks from Iowa Department of Revenue Director Mary Mosiman
- III. Lottery Division Update
- IV. Quarterly Reports
 - A. Revenue (Sales & Marketing)
 - B. External Relations
 - C. Security
 - D. Finance
- V. FY 2027 Budget Overview
- VI. Game Rule Approvals*
 - A. Powerball X's & O's
 - B. Millionaire for Life Update
 - C. All Other (Scratch-Tickets, InstaPlay & Pull-Tabs)
- VII. Election of Officers*
- VIII. Tentative FY 2027 Commission Meeting Dates
 - A. September 23, 2026
 - B. December 16, 2026
 - C. March 24, 2027
 - D. June 23, 2027
- IX. Other Business
- X. 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

March 25, 2026

10:30 a.m.

The Iowa Lottery Commission convened at 10:30 a.m. at the Lottery main office in Clive; Commission Chair Katie New presiding.

Commission Member Present:

Katie New, Dana Wingert

Commission Members Present on Teleconference:

Josh Cook, Mick Connealy, Mary Rathje

Staff Participating:

Mary Mosiman, Director; Matt Strawn, Lottery CEO; Jon Roth, Sales and Marketing; Steve Waymire, Security; Hale Strasser, IT Systems; Steve French, CFO; Cassandra Trenary, Marketing and Advertising Director; Deb Bassett, Commission Secretary

Others Present:

Alana Stamas, Zach Waldmeier, Dept. of Revenue; Sam Martin, Lottery Division; John Fordyce, AAG; Dar Danielson, Radio Iowa; Mitch Stone and Tyler Christians, Scientific Games

Others Present on Teleconference:

Heather Hackbarth, Dept. of Management, Tracey Cohen, Scientific Games; John Schreurs, Strategic America

CALL TO ORDER

New called the meeting to order at 10:30 a.m. and roll was taken. There was a quorum. New 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

Rathje moved to approve the agenda for the meeting. Cook seconded. Motion carried unanimously.

APPROVAL OF MINUTES

Wingert moved to approve the January 29, 2026 Commission meeting minutes. Rathje seconded. Motion carried unanimously.

CEO REPORT

Strawn gave a CEO report. Through the first eight months of FY26, sales continue to significantly outpace both last year's results and budget projections for this year. FY26 gross sales of \$318,061,213 through February represent a year-over-year increase of 8.96%. Sales to date also exceed forecasted budget

projections by 12.82%. FY26 proceeds of \$68,939,892 through February represent a year-over-year increase of 14.45% compared to last year. These proceeds totals exceed forecasted budget projections by 39.08%

In addition, two other factors are key components to the Iowa Lottery's strong net income position as approaching the final four months of the fiscal year.

The first is product portfolio management and responsibly balancing the prize structures within the Lottery's varied portfolio of games and products. The budget projection for prize expenses through February was 64.18% of revenues. Actual prize expenses through February were 64.08%.

The second component to the Lottery's strong net income position relates to non-prize, operating expenses. Through February 2026, FY26 operating expenses are below budget projections by 14.4%.

On February 2, the Iowa Lottery launched its first comprehensive "brand refresh" in over a decade – a campaign centered around Iowans celebrating "wins" large and small through the excitement that only the Iowa Lottery can provide.

The "Win-ionaire" concept recognizes that a lottery "win" isn't only a billion-dollar Powerball jackpot. This "brand" campaign is different from the Iowa Lottery's traditional marketing campaigns focused on a distinctive lottery product, game or promotion. It was designed to elevate the entire Iowa Lottery brand, while repositioning the value proposition of playing fun and exciting lottery games in the mind of the consumer. The early results of this campaign have been quite favorable. The last 12-weeks of Iowa Lottery scratch ticket sales have outperformed the previous 12-weeks of Iowa Lottery scratch ticket sales by 14.6%. The national lottery industry sales increase over this same period was 3.9%. The most recent 12-week sales performance of the draw game category outperformed the previous 12-weeks of Iowa Lottery draw game sales by 17.7%. The national lottery industry sales increase in draw games over this same period was 7.4%. Turning to the full portfolio, inclusive of all lottery offerings, the most recent 12-weeks of Iowa Lottery sales have outperformed the previous 12-weeks by 15.7%. The national lottery industry "full portfolio" sales increase over that same time period was 5.2%. Looking to year-over-year actuals, when compared to the same 12-week period last year, the Iowa Lottery has seen a full portfolio sales increase of 5.4%, compared to the national average of 2.1%.

The results are a result of a well-designed and executed business strategy for responsible and sustainable growth into the future:

- A centralized gaming system contract that modernized the Iowa Lottery's tech stack. Both public-facing terminals and internal sales and retailer management solutions.
- An innovative primary print vendor model that aligns economic incentives between the Iowa Lottery and its printing partner while reducing enterprise risk for the State of Iowa.
- A data-driven and entrepreneurial approach to product portfolio management.
- More than tripling the members in the Iowa Lottery VIP Club and supporting efforts with the first Iowa Lottery CRM system.
- Creation of the Iowa Lottery "Prize Zone".
- Modernized the Iowa Lottery's partnership strategy to ensure Iowans have the opportunity to experience the "Big Iowa Moments" at iconic Iowa venues, such as the Iowa State Fair, Kinnick Stadium, Jack Trice Stadium, the Iowa Speedway, etc.

- First refresh and redesign of the InstaPlay product category in its history.
- Launching Millionaire for Life, the first new national draw game in Iowa in over a decade.
- Launching the Powerball DoublePlay add on.
- Creating the EasyPlay solution and working with Fareway to become the first lottery to sell Powerball and Mega Millions tickets in the grocery checkout lane with the Abacus Solution.
- More than tripling the amount of self-service lottery kiosks in the marketplace, including the addition of debit card readers to meet consumer demand.
- Onboarding national retailers such as Walmart and soon-to-be Walgreens, as the Iowa Lottery's retailer footprint approaches 2,600.
- Achieving Level 2 Responsible Gaming Certification from the World Lottery Association.
- Maintaining Rule 2 Operational Security Compliance with the Multi-State Lottery Association.
- Setting a new Guinness World Record to celebrate the Iowa Lottery's 40th Anniversary.
- Doing all of the above without increasing the size of the Iowa Lottery staff while simultaneously navigating a fundamental restructuring of the state enterprise.

QUARTERLY REPORTS

Revenue (Sales and Marketing):

Roth gave a Revenue report. Sales in FY26 through February have continued strong. On an overall basis, sales are \$318.1 million, exceeding the budget by 12.8% and an increase of 9.0% versus year to date FY25. When compared to the industry, and in particular with states that have more similar size and offerings like the Iowa Lottery, there are some important measures to look at through February results. On a comparison basis, the Iowa Lottery is outpacing the industry. On a fiscal year to date basis, the industry was up by only 4.1% through the end of February. And states similar to Iowa in either size or focus were only up by 1.7%.

Scratch Ticket Category: Through November, sales of scratch-tickets were \$190.9 million, a decrease of (1.7%) compared to FY25. On a fiscal YTD basis through the end of February, scratch-ticket performance for the lottery industry has experienced a small decrease of 0.1%. However, states more similar in size or focus to the Iowa Lottery have experienced a decrease of 2.6% for scratch-ticket performance. As discussed in the November meeting, the Iowa Lottery moved to a new primary vendor relationship for scratch-tickets and pull-tabs beginning on January 1, 2026. Both the Iowa Lottery and Scientific Games have been working hard to update processes with regards to new game introductions and game replacements through the end of this fiscal year and have our plans in place for FY27. Scientific Games several new licensed games, family of games, and new play styles will be introduced in FY27. In addition, research will focus on gaining both retailer and player input to improve games and to help improve how Iowa Lottery games are presented at retail.

Lotto Category: The biggest change since last year continues to be in the area of the Lotto category with larger Powerball jackpots and performance from a strong Mega Millions jackpot. Overall, we have seen a 40.0% increase for the Lotto Category for FY26 through February. Powerball sales of \$55.1 million experienced an increase of 117.9% vs FY25. Meanwhile, Mega Millions with sales of \$18.9 million has experienced a decline of 12.1% increase vs. one of the top every jackpots in the same period in FY25. However, it is important to note that lower jackpots have been hit in both of these games into March, which will impact performance for the remainder of much of the FY on a year over year basis.

In late February, the Iowa Lottery was one of 31 lotteries that launched Millionaire for Life. This game was developed based on strong research through MUSL and provided a game with great value, significant top prizes (\$1 million a year for life, and a second tier prize of \$100,000 a year for life). Since its launch, Millionaire for Life has generated 90% additional in the amount of sales for the same period versus last FY for the ended Lucky for Life game.

InstaPlay: InstaPlay sales continue to see positive impact in FY26. As of the end of February, sales of \$21.8 million were up by 12.7% for FY26 versus FY25. We have introduced 4 new InstaPlay games with sales into March representing roughly 18% of sales through March 21. And on a comparative basis, over the past 52 weeks through the end of February, the Iowa Lottery is outperforming the industry with an increase in sales year over year of 13.3% versus the industry growth of 0.1%. During the same past 52 week period, lotteries similar to the Iowa Lottery grew their “Fast Play” sales by 8.3%

Pull-Tabs: Pull-Tab sales for the period continued well with sales of \$10.5 million, or a 4.4% increase vs. FY25 through August.

Retailer Compensation

For FY26 YTD, \$20.7 million have been paid in commissions, or an increase of 8.7% vs. FY25 YTD.

External Relations:

Strawn gave an External Relations report. March is Problem Gambling Awareness month.

Security:

Waymire’s Security report was provided in the commission packet and there were no change to the submitted report.

Finance:

French gave a Finance report. Through February, YTD sales are at \$318 million. The YTD sales are ahead of budget by \$36.1 million. YTD sales are ahead of sales for the same period last year by \$26.1 million.

Through February, YTD proceeds are at \$68.9 million. The YTD proceeds are more than budgeted by \$19.4 million. YTD proceeds are ahead for the same period last year by \$8.7 million.

Through February, YTD prize expense is at \$203.8 million. The YTD prize expense is ahead of budget by \$22.9 million. YTD prize expense is ahead for the same period last year by \$15.5 million. As sales increase, prize expense also increase.

YTD operating expenses through February remains under budget at \$1.7 million.

GAME RULES APPROVALS

Roth asked the Commission to approve the game rules for:

- Scratch Ticket Games:
 - #784 – Pirates Treasure (\$3)
 - #789 – Bonus Cash Doubler (\$5)
 - #791 – Lady Luck (\$1)
 - #793 – Unlock IT! (\$3)
 - #794 – Fab 5s (\$5)
 - #795 – 3 Ways to Win! (\$2)

- #796 – Mega Bucks (\$5)
- #797 – \$100,000 Cash Bonus (\$10)
- #798 – \$300,000 Jackpot (\$30)
- #799 – 5X the Cash (\$1)
- #800 – 10X the Cash (\$2)
- #801 – 20X the Cash (\$5)
- #802 – 50X the Cash (\$10)
- #803 – 100X the Cash (\$20)
- #804 – Win It All (\$1)
- #806 – Triple Jackpot (\$10)
- InstaPlay Games:
 - #176 – All or None for the Win (\$2)

Wingert moved to approve the games rules. Cook seconded. Motion carried unanimously.

RETAILER COMPENSATION PROGRAM UPDATE

Roth asked the Commission to approve the updated Retailer Compensation Program.

Rathje moved to approve the updated Retailer Compensation Program. Wingert seconded. Motion carried unanimously.

LOYALTY VENDOR AGREEMENT – SCIENTIFIC GAMES

Roth stated that for many years now, the Lottery has had its own loyalty program with support provided by Scientific Games in some key areas. In short, the VIP Club is a home grown system that enables players to register for a second chance opportunity for cash, experiences, concerts, trips or other exciting offerings by the Iowa Lottery. The Lottery Systems does a great job with this, but it is a very manual process that makes it extremely challenging to continually offer the type and number of promotions that player’s desire along with the overall experience they desire. Players can access this program through a basic mobile application provided by Scientific Games as part of our gaming system contract to scan tickets to see if they are a winner and register them for a promotion. In addition, players can also access the program through the Lottery’s loyalty portion of the website. Along with this portion of the site, the website is a home grown platform that Lottery Systems has done a tremendous job to support and update in order to keep things working. Just like the in-house Loyalty Program, any change or update to the Lottery website requires specific programming, making it more cumbersome to provide updates and new promotions. As we look to increase our efforts that the current website and mobile application just will not be able to keep up with the required capabilities, structure, content flexibility, and overall display approach that consumers utilize and demand today on their phones, devices and computers. Lastly, the Lottery utilizes a content relationship management system today provided by Scientific Games as part of our gaming system agreement. This has been a significant help to the Lottery.

As part of the new Primary Vendor approach that we discussed and went through in our November meeting for Instant Tickets, this Loyalty effort is a crucial component to provide player platform and capabilities that will help attract new players and retain existing players through the support of new game and promotional efforts. Coordinating these efforts with Scientific Games ensures that game planning and commitments and the loyalty program commitments are aligned. Let me walk you through the components of what will be included as part of this agreement.

Included is a new loyalty program and platform that will provide an expanded capability that will enhance the approach that the Lottery can use to attract and retain players. The capability allows for a similar

loyalty experience that players experience elsewhere, and more easily allows for establishing ways to register tickets played and for specific promotions that we don't have flexibility nor the capacity to provide today. In short, players will have increased promotional options and the Lottery will have the appropriate backend platform in order to implement this program.

A new and greatly enhanced mobile application will also be provided by Scientific Games that will enhance the ease of use for ticket checking and promotion/program participation for players. Combined with the new website, this will give players and prospective players ease of use in either a web or a mobile environment.

The website and mobile application will be supported by a Content Management System (CMS) which will streamline new content and promotions development on the website as well as promotional support on the mobile application making it easier and more timely to set up specific promotional efforts.

In addition to the core platform components, an expanded Customer Relationship Management system (CRM) is also included to help better enhance player communication with regards to available games, promotions, and other reward opportunities.

Game ticket checking capability with the Central Gaming System is included which will ultimately allow players to not only check tickets but to enter both winning and non-winning tickets into the Loyalty program for a chance at cash, prizes, trips, experiences, etc.

Business reporting and business intelligence tools are also included to work across all components to ensure more comprehensive tracking and monitoring of the program, promotions and components.

To ensure that the appropriate development and implementation efforts are followed, the requirements for each stage of development is outlined with approval sign-off required by the Department in conjunction with the Department of Management as required. Roles and responsibilities are outlined for each organization, along with specific individuals noted for each functional/technical area for each organization. Testing approach requirements and the requirements for the protection of player and game related data is clearly defined in the agreement as are the technical platforms utilized by Scientific Games to provide these services to the department.

Lastly, the cost for the different components to be initially implemented are included, as are the rates for support work by Scientific Games for any work required beyond this SOW, as well as the cost for items should it be determined to include these components at a later date. Because there are technology related components for this agreement, it was required that the Department structure this portion of the agreement as a cost per service. However, please note that these Loyalty services fully support the Instant Ticket agreement you have already approved.

In summary, the agreement before you has significant benefits for the Iowa Lottery and the State of Iowa in terms of being able to significantly enhance and improve Iowa Lottery player experience, while at the same time establishing a business partnership to help reduce risk by creating enhanced capabilities and 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 to make a motion to approve the agreement with Scientific Games to become the Primary Vendor for Loyalty Program Services for the Iowa Lottery.

Wingert moved to approve the Loyalty Vendor Agreement with Scientific Games. Rathje seconded. Motion carried unanimously.

MILLIONAIRE FOR LIFE GAME LAUNCH

Trenary provided a summary of the launch of the new Millionaire for Life game in February. The execution was a holistic team effort and stages of the roll out started with educating Lottery staff, retailers and players prior to the launch and then using that as a base for driving excitement and sales during launch week and beyond, and supporting these efforts with a well thought out advertising and creative campaign.

NEXT MEETING

The next meeting is scheduled for Wednesday, June 24, 2026 at 10:30 am.

OTHER BUSINESS

Strawn thanked Commissioner New for her service on the Commission.

Commissioners were reminded that Personal Financial Disclosure reports must be filed with IECDB by April 30, 2026.

ADJOURNMENT

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

Meeting adjourned at 11:39 a.m.



Iowa Lottery - Security Division

Activity Summary

03/23/2026 to 06/18/2026

Incident Type	Incident Report	82
	Case Report	7
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Contact Reasons	Contest Draw	1
	Criminal Mischief	1
	Employee Theft	2
	Fraud/Forgery	5
	Law Enforcement Assist	1
	LDA	1
	Missing Packs/Tickets	2
	Missing Tickets - Shipping	6
	Other	5
	Player Assist	7
	Promotional Draw	4
	Quality Assurance	16
	Region Assist	1
	Retailer Assist	1
	Scratch Ticket Printing Issue	1
	Theft	5
	Ticket Re-construction	17
	Validations	11
	VIP Club Account	1
	Winner File Audit	1
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Retailer Inspections		396



Iowa Lottery - Security Division

Activity Summary

06/16/2025 to 06/18/2026

Incident Type	Incident Report	370
	Case Report	50
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Contact Reasons	Contest Draw	10
	Criminal Mischief	1
	Employee Theft	21
	Fire/Flood Investigation	3
	Fraud/Forgery	11
	Law Enforcement Assist	8
	LDA	4
	Missing Packs/Tickets	22
	Missing Tickets - Shipping	16
	Other	16
	Player Assist	44
	Promotional Draw	20
	Quality Assurance	16
	Region Assist	13
	Retailer Assist	16
	Scratch Ticket Printing Issue	1
	Theft	33
	Ticket Re-construction	79
	Validations	50
	VIP Club Account	1
Winner File Audit	3	
Quality Control Tickets	32	
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Retailer Inspections		624

IOWA LOTTERY
PERFORMANCE MEASURES
FY 2026
May 31, 2026

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	51,086,525	39,546,251	34,886,464	39,078,285	38,192,822	36,401,127	-
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	33,436,653	24,439,717	21,674,164	27,914,848	25,293,274	24,384,170	-
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	1,274,169	1,349,429	1,039,597	1,151,581	1,393,792	1,357,705	-
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	10,609,565	9,991,262	7,039,399	5,353,229	7,553,908	6,541,426	-
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	243,628,498	283,174,749	318,061,213	357,139,498	395,332,320	431,733,447	-
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	157,697,838	182,137,555	203,811,719	231,726,567	257,019,841	281,404,011	-
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	7,861,204	9,210,633	10,250,230	11,401,811	12,795,603	14,153,308	-
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	51,909,231	61,900,493	68,939,892	74,293,121	81,847,029	88,388,455	-

Current Month Year to Date

Prize Payout - Budget	64.90%	64.39%
Prize Payout - Actual	66.99%	65.18%
Sales - Actual increase (decrease) vs. Budget		8.12%
Proceeds - Actual increase (decrease) vs. Budget		27.68%

IOWA LOTTERY
PERFORMANCE MEASURES
FY 2026
May 31, 2026

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 '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	51,086,525	39,546,251	34,886,464	39,078,285	38,192,822	36,401,127	-
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	33,436,653	24,439,717	21,674,164	27,914,848	25,293,274	24,384,170	-
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	1,274,169	1,349,429	1,039,597	1,151,581	1,393,792	1,357,705	-
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	10,609,565	9,991,262	7,039,399	5,353,229	7,553,908	6,541,426	-

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	243,628,498	283,174,749	318,061,213	357,139,498	395,332,320	431,733,447	-
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	157,697,838	182,137,555	203,811,719	231,726,567	257,019,841	281,404,011	-
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	7,861,204	9,210,633	10,250,230	11,401,811	12,795,603	14,153,308	-
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	51,909,231	61,900,493	68,939,892	74,293,121	81,847,029	88,388,455	-

	Current Month	Year to Date
Prize Payout - Budget	64.90%	64.39%
Prize Payout - Actual	66.99%	65.18%
Sales - Actual increase (decrease) vs. Budget		8.12%
Proceeds - Actual increase (decrease) vs. Budget		27.68%

IOWA LOTTERY
Statement of Revenues, Expenses and Changes in Net Position
For the Nine Months Ending Tuesday, March 31, 2026

	Month ended 3/31/2026	Month ended 3/31/2025	Year-to-date 3/31/2026	Year-to-date 3/31/2025
Operating revenues:				
Scratch ticket sales	\$25,196,201.00	\$24,373,505.00	\$216,118,049.00	\$219,163,477.00
InstaPlay sales	4,426,870.00	3,037,476.00	26,267,553.00	22,417,336.00
Pick 3 sales	819,904.00	820,640.50	6,982,616.00	6,861,521.00
Powerball sales	2,777,682.00	4,238,648.00	57,846,237.00	29,507,375.50
Mega Millions Sales	1,702,000.00	1,476,878.00	20,609,140.00	22,992,338.00
Pick 4 sales	547,838.50	507,757.50	4,609,915.50	4,314,175.00
Lucky for Life sales	-	719,904.00	5,612,678.00	6,230,444.00
Millionaire for Life sales	1,279,615.00	-	1,570,765.00	-
Lotto America sales	756,677.00	926,489.00	5,490,770.00	6,509,682.00
Pull-tab sales	1,571,497.02	1,237,465.99	12,031,772.49	11,255,444.93
Application fees	450.00	350.00	7,950.00	4,100.00
Other	1,402.84	671.60	7,724.44	66,484.26
Total operating revenues	39,080,137.36	37,339,785.59	357,155,170.43	329,322,377.69
Operating expenses:				
Scratch ticket prizes	19,447,199.00	17,279,730.00	151,267,614.00	149,826,850.20
InstaPlay prizes	3,287,405.27	2,249,524.08	19,539,224.74	16,195,612.41
Pick 3 prizes	550,175.00	606,482.80	4,546,570.50	4,353,852.70
Powerball prizes	1,366,221.67	1,747,784.11	29,048,800.56	14,459,134.43
Mega Millions prizes	868,020.00	738,439.00	10,377,255.20	11,535,900.85
Pick 4 prizes	328,703.10	304,654.50	2,765,949.30	2,588,505.00
Lucky for Life prizes	-	427,864.13	3,033,198.75	3,702,970.94
Millionaire for Life prizes	703,788.25	-	863,920.75	-
Lotto America prizes	378,338.50	463,244.50	2,745,385.00	3,222,547.60
Pull-tab prizes	984,997.37	773,928.84	7,538,648.22	7,052,737.96
Advertising/publicity	1,037,265.62	636,414.91	6,522,311.01	6,497,487.79
Retailer compensation expense	2,525,399.90	2,413,245.31	23,185,675.19	21,422,805.06
Ticket expense	200,076.80	232,676.96	2,399,744.44	2,572,569.89
Vendor compensation expense	960,612.92	594,173.27	7,199,748.09	5,374,069.14
Salary and benefits	849,705.47	850,408.52	7,833,011.36	7,978,841.21
Travel	39,209.16	22,237.34	242,020.22	224,795.39
Supplies	3,440.55	2,880.97	54,059.68	57,913.34
Printing	27.50	1,416.20	2,430.28	4,214.88
Postage	320.53	267.50	9,209.50	6,814.88
Communications	15,498.49	16,645.51	143,170.12	151,229.94
Rentals	13,262.06	8,620.33	100,468.42	81,123.10
Utilities	7,955.61	7,844.93	83,700.01	79,664.15
Professional fees	7,785.50	7,055.53	149,027.15	69,455.06
Vending machine maintenance	54,424.80	52,044.23	481,899.84	331,673.51
Outside services and repairs	120,005.34	52,693.20	1,503,892.58	1,251,432.47
Data processing	23,695.26	16,163.07	419,757.10	98,756.05
Equipment	44,779.43	35,371.66	597,577.58	535,259.21
Reimbursement to other state agencies	37,253.57	154,599.87	346,542.28	330,798.46
Depreciation	77,212.78	73,363.14	696,384.84	507,386.95
Amortization	40,578.79	45,884.70	365,209.11	412,962.30
MUSL/Lotto administrative expense	40,749.65	7,605.30	100,653.61	73,003.68
Debit card fees	43,066.67	32,794.44	357,541.32	228,084.17
Other	7,363.60	6,393.21	59,924.86	159,585.16
Total operating expenses	34,064,538.16	29,862,452.06	284,580,525.61	261,388,037.88
Operating income	5,015,599.20	7,477,333.53	72,574,644.82	67,934,339.81
Non-operating revenue (expenses):				
Proceeds to state causes	(5,353,228.96)	(7,704,841.14)	(74,293,121.30)	(67,940,258.74)
Interest income	79,039.66	106,714.12	634,712.75	785,720.51
Interest expense	(3,577.90)	(1,718.18)	(34,988.59)	(17,433.53)
Capital Contributions	-	-	-	203,250.00
Gain (Loss) on disposal of assets	-	-	5,096.91	3,250.00
Net non-operating revenues (expenses)	(5,277,767.20)	(7,599,845.20)	(73,688,300.23)	(66,965,471.76)
Change in net position	(262,168.00)	(122,511.67)	(1,113,655.41)	968,868.05
Net position beginning of period	10,445,320.70	10,412,273.28	11,296,808.11	9,320,893.56
Net position end of period	10,183,152.70	10,289,761.61	10,183,152.70	10,289,761.61

IOWA LOTTERY
Statement of Revenues, Expenses and Changes in Net Position
For the Ten Months Ending Thursday, April 30, 2026

	Month ended 4/30/2026	Month ended 4/30/2025	Year-to-date 4/30/2026	Year-to-date 4/30/2025
Operating revenues:				
Scratch ticket sales	\$26,323,589.00	\$23,513,236.00	\$242,441,638.00	\$242,676,713.00
InstaPlay sales	3,011,779.00	3,374,149.00	29,279,332.00	25,791,485.00
Pick 3 sales	837,268.00	803,277.00	7,819,884.00	7,664,798.00
Powerball sales	2,824,341.00	2,724,782.00	60,670,578.00	32,232,157.50
Mega Millions Sales	1,273,915.00	1,461,684.00	21,883,055.00	24,454,022.00
Pick 4 sales	539,131.50	492,214.50	5,149,047.00	4,806,389.50
Lucky for Life sales	-	707,354.00	5,612,678.00	6,937,798.00
Millionaire for Life sales	1,088,765.00	-	2,659,530.00	-
Lotto America sales	809,068.00	932,266.00	6,299,838.00	7,441,948.00
Pull-tab sales	1,484,965.94	1,339,446.49	13,516,738.43	12,594,891.42
Application fees	800.00	875.00	8,750.00	4,975.00
Other	1,174.02	3,594.11	8,898.46	70,078.37
Total operating revenues	38,194,796.46	35,352,878.10	395,349,966.89	364,675,255.79
Operating expenses:				
Scratch ticket prizes	18,336,560.00	16,352,038.30	169,604,174.00	166,178,888.50
InstaPlay prizes	2,147,886.99	2,351,178.16	21,687,111.73	18,546,790.57
Pick 3 prizes	502,360.80	536,060.00	5,048,931.30	4,889,912.70
Powerball prizes	1,401,780.60	1,738,965.05	30,450,581.16	16,198,099.48
Mega Millions prizes	649,696.25	736,672.04	11,026,951.45	12,272,572.89
Pick 4 prizes	323,478.90	295,328.70	3,089,428.20	2,883,833.70
Lucky for Life prizes	-	420,405.23	3,033,198.75	4,123,376.17
Millionaire for Life prizes	598,820.75	-	1,462,741.50	-
Lotto America prizes	404,534.00	466,133.00	3,149,919.00	3,688,680.60
Pull-tab prizes	928,155.81	838,933.37	8,466,804.03	7,891,671.33
Advertising/publicity	277,046.02	699,459.08	6,799,357.03	7,196,946.87
Retailer compensation expense	2,482,453.41	2,297,392.21	25,668,128.60	23,720,197.27
Ticket expense	152,900.45	203,992.77	2,552,644.89	2,776,562.66
Vendor compensation expense	1,062,753.25	579,044.89	8,262,501.34	5,953,114.03
Salary and benefits	865,758.66	904,496.82	8,698,770.02	8,883,338.03
Travel	41,489.40	22,244.54	283,509.62	247,039.93
Supplies	5,182.40	7,616.13	59,242.08	65,529.47
Printing	-	167.38	2,430.28	4,382.26
Postage	283.08	350.60	9,492.58	7,165.48
Communications	18,498.86	16,513.88	161,668.98	167,743.82
Rentals	8,566.54	8,478.10	109,034.96	89,601.20
Utilities	5,276.91	4,604.22	88,976.92	84,268.37
Professional fees	6,605.00	52,192.50	155,632.15	121,647.56
Vending machine maintenance	54,424.80	52,044.25	536,324.64	383,717.76
Outside services and repairs	361,346.11	423,883.71	1,865,238.69	1,675,316.18
Data processing	14,468.22	10,168.53	434,225.32	108,924.58
Equipment	44,751.78	70,178.99	642,329.36	605,438.20
Reimbursement to other state agencies	47,903.21	37,831.80	394,445.49	368,630.26
Depreciation	78,644.82	73,722.83	775,029.66	581,109.78
Amortization	40,578.79	45,884.70	405,787.90	458,847.00
MUSL/Lotto administrative expense	7,456.48	(15,210.59)	108,110.09	57,793.09
Debit card fees	40,116.23	30,090.53	397,657.55	258,174.70
Other	7,275.31	6,705.56	67,200.17	166,290.72
Total operating expenses	30,917,053.83	29,267,567.28	315,497,579.44	290,655,605.16
Operating income	7,277,742.63	6,085,310.82	79,852,387.45	74,019,650.63
Non-operating revenue (expenses):				
Proceeds to state causes	(7,553,908.19)	(6,232,796.34)	(81,847,029.49)	(74,173,055.08)
Interest income	63,404.48	70,280.20	698,117.23	856,000.71
Interest expense	(3,499.62)	(1,675.91)	(38,488.21)	(19,109.44)
Capital Contributions	-	-	-	203,250.00
Gain (Loss) on disposal of assets	1,625.00	-	6,721.91	3,250.00
Net non-operating revenues (expenses)	(7,492,378.33)	(6,164,192.05)	(81,180,678.56)	(73,129,663.81)
Change in net position	(214,635.70)	(78,881.23)	(1,328,291.11)	889,986.82
Net position beginning of period	10,183,152.70	10,289,761.61	11,296,808.11	9,320,893.56
Net position end of period	9,968,517.00	10,210,880.38	9,968,517.00	10,210,880.38

IOWA LOTTERY
Statement of Revenues, Expenses and Changes in Net Position
For the Eleven Months Ending Sunday, May 31, 2026

	Month ended 5/31/2026	Month ended 5/31/2025	Year-to-date 5/31/2026	Year-to-date 5/31/2025
Operating revenues:				
Scratch ticket sales	\$24,377,566.00	\$24,793,964.00	\$266,819,204.00	\$267,470,677.00
InstaPlay sales	2,924,176.00	3,000,403.00	32,203,508.00	28,791,888.00
Pick 3 sales	837,593.50	785,965.00	8,657,477.50	8,450,763.00
Powerball sales	2,636,336.50	2,799,673.50	63,306,914.50	35,031,831.00
Mega Millions Sales	1,794,195.00	1,585,825.00	23,677,250.00	26,039,847.00
Pick 4 sales	549,123.00	512,587.00	5,698,170.00	5,318,976.50
Lucky for Life sales	-	718,940.00	5,612,678.00	7,656,738.00
Millionaire for Life sales	1,018,010.00	-	3,677,540.00	-
Lotto America sales	849,904.00	943,528.00	7,149,742.00	8,385,476.00
Pull-tab sales	1,414,222.70	1,245,641.00	14,930,961.13	13,840,532.42
Application fees	650.00	525.00	9,400.00	5,500.00
Other	872.96	727.58	9,771.42	70,805.95
Total operating revenues	36,402,649.66	36,387,779.08	431,752,616.55	401,063,034.87
Operating expenses:				
Scratch ticket prizes	17,199,956.97	16,844,906.08	186,804,130.97	183,023,794.58
InstaPlay prizes	2,204,015.75	2,300,675.79	23,891,127.48	20,847,466.36
Pick 3 prizes	537,339.20	471,579.00	5,586,270.50	5,361,491.70
Powerball prizes	1,329,905.80	1,389,091.98	31,780,486.96	17,587,191.46
Mega Millions prizes	915,033.25	792,912.50	11,941,984.70	13,065,485.39
Pick 4 prizes	329,473.80	307,552.20	3,418,902.00	3,191,385.90
Lucky for Life prizes	-	427,291.19	3,033,198.75	4,550,667.36
Millionaire for Life prizes	559,905.50	-	2,022,647.00	-
Lotto America prizes	424,952.00	471,764.00	3,574,871.00	4,160,444.60
Pull-tab prizes	883,587.79	777,565.51	9,350,391.82	8,669,236.84
Advertising/publicity	654,835.21	599,766.29	7,454,192.24	7,796,713.16
Retailer compensation expense	2,351,659.25	2,345,472.61	28,019,787.85	26,065,669.88
Ticket expense	138,224.57	380,449.24	2,690,869.46	3,157,011.90
Vendor compensation expense	886,466.48	1,039,456.99	9,148,967.82	6,992,571.02
Salary and benefits	806,877.32	848,937.50	9,505,647.34	9,732,275.53
Travel	24,812.66	33,530.41	308,322.28	280,570.34
Supplies	16,715.90	10,908.53	75,957.98	76,438.00
Printing	-	27.50	2,430.28	4,409.76
Postage	286.96	389.27	9,779.54	7,554.75
Communications	16,421.51	16,317.64	178,090.49	184,061.46
Rentals	8,557.52	8,667.97	117,592.48	98,269.17
Utilities	6,263.07	5,213.82	95,239.99	89,482.19
Professional fees	6,950.00	24,143.00	162,582.15	145,790.56
Vending machine maintenance	55,378.80	52,998.24	591,703.44	436,716.00
Outside services and repairs	204,614.03	209,699.77	2,069,852.72	1,885,015.95
Data processing	147,503.60	10,005.38	581,728.92	118,929.96
Equipment	135,723.01	40,142.27	778,052.37	645,580.47
Reimbursement to other state agencies	27,372.94	39,622.66	421,818.43	408,252.92
Depreciation	86,227.56	73,961.46	861,257.22	655,071.24
Amortization	40,578.79	45,884.70	446,366.69	504,731.70
MUSL/Lotto administrative expense	7,426.38	29,850.65	115,536.47	87,643.74
Debit card fees	42,294.07	31,021.21	439,951.62	289,195.91
Other	7,226.88	158,442.71	74,427.05	324,733.43
Total operating expenses	30,056,586.57	29,788,248.07	345,554,166.01	320,443,853.23
Operating income	6,346,063.09	6,599,531.01	86,198,450.54	80,619,181.64
Non-operating revenue (expenses):				
Proceeds to state causes	(6,541,425.82)	(6,890,293.04)	(88,388,455.31)	(81,063,348.12)
Interest income	68,881.91	113,925.75	766,999.14	969,926.46
Interest expense	(3,421.14)	(1,633.58)	(41,909.35)	(20,743.02)
Capital Contributions	-	-	-	203,250.00
Gain (Loss) on disposal of assets	3,575.00	-	10,296.91	3,250.00
Net non-operating revenues (expenses)	(6,472,390.05)	(6,778,000.87)	(87,653,068.61)	(79,907,664.68)
Change in net position	(126,326.96)	(178,469.86)	(1,454,618.07)	711,516.96
Net position beginning of period	9,968,517.00	10,210,880.38	11,296,808.11	9,320,893.56
Net position end of period	9,842,190.04	10,032,410.52	9,842,190.04	10,032,410.52

**IOWA LOTTERY GAME SPECIFIC RULES
POWERBALL Xs & Os™**

The following are the game specific rules for the Iowa Lottery’s implementation and operation of the POWERBALL Xs & Os™ 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) (2026). 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 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 POWERBALL Xs & Os™ 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 POWERBALL Xs & Os™ national game rules adopted by the Multi-State Lottery Association.

The POWERBALL Xs & Os™ game is operated by the lotteries that sell the game. The NFL, the NFL Properties LLC, and the NFL Members Clubs that comprise the National Football League are not sponsors of, or affiliated with, the POWERBALL Xs & Os™ lottery game. NFL team logos are licensed for use to the Multi-State Lottery Association, and any reproduction is strictly prohibited. By purchasing a play or ticket for the POWERBALL Xs & Os™ game, players are not playing the Powerball game and not placing bets on the outcome of any NFL game.

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. “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 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.
- C. “Claimant” means any Individual(s) or Entity submitting a claim form within the required time period to collect a Prize for an official Powerball Xs & Os™ Ticket. A Claimant may be the Purchaser, the Individual(s) or Entity named on a signed official Powerball Xs & Os™ Ticket, the bearer of an unsigned official Powerball Xs & Os™ Ticket, or any other Individual or Entity who may seek entitlement to a Powerball Xs & Os™ Prize payment in accordance with the Powerball

Xs & Os™ Rules.

- D. “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.
- E. “Computer Pick” means a Game feature that allows the random selection of Game Play Symbol indicia by the authorized retailer computer (or as otherwise permitted by a Selling Lottery) that appears on a Ticket and is used as the Player’s Play Symbols.
- F. “Drawing” means the official process of randomly selecting the logos used to determine whether a Player has selected the winning logos.
- G. “Entity” means any Claimant other than an Individual who claims a Prize.
- H. “Future Play” means a Game feature which allows a Player to select Play Symbols 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.
- I. “Game” means the Powerball Xs & Os™ lottery game.
- J. “Game Administrator” means the Multi-State Lottery Association (MUSL). The Game Administrator is not a Lottery for part of the Selling Lotteries.
- K. “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 Powerball Xs & Os™ lottery game.
- L. “Incomplete Transaction Play” means a Play that is registered on the CGS, but the transaction is terminated prior to transferring the Play confirmation to the Player, there is no attempt to print the Play on a Ticket, and the Player has not paid for the Play. An Incomplete Transaction Play may occur due to communications loss or other issues as may be accepted by the Selling Lottery.
- M. “Individual” means a natural person.
- N. “Internal Control System” or “ICS” means a system maintained by the Iowa Lottery that records and reports game sales, prize win, and other information as required by the Selling Lotteries or the Game Administrator.
- O. “Jackpot Prize” means the top prize dollar amount available in the Game.
- P. “MUSL Rule 2” means the provisions of the MUSL Rules governing security and other standards that games administered by the Game Administrator must adhere to prior to offering sales of the Game.

- Q. “Pari-Mutuel” means the appropriate Prize is divided by the number of Winning Plays for the Prize Level.
- R. “Play” means a Player’s selection of eight (8) Play Symbols from the field of thirty-two (32) Play Symbols as recorded by the CGS and which appear on a Ticket. A Player may select Play Symbols by communicating the eight (8) Play Symbols of their choice to a Retailer; by marking eight (8) Play Symbols on a Powerball Xs & Os™ 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 Play Symbols and the Prize payment option, each of which constitutes a Play. Each Play costs \$5.00, or as otherwise determined by all Selling Lotteries.
- S. “Play Slip” means an optically readable card on paper stock issues by the Iowa Lottery that a Player uses to make a Play or Plays in the Game.
- T. “Play Symbols” means the thirty-two (32) NFL team logos from which a Player selects, or has randomly selected through a Computer Pick, eight (8) as a single Play in the Game.
- U. “Player” or “Purchaser” means a person at least twenty-one (21) years of age, who purchases a Play in the Game.
- V. “Player Point of Sale Device” means a player-managed device used to purchase a Play, such as a smartphone.
- W. “Prize” means the amounts 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 or winning Play.
- X. “Prize Pool” means the number of dollars available to fund all Prizes.
- Y. “Prize Structure” means the table of outcomes of plays of the Game, showing the quantity, percentage, and odds of each Prize that can be won. The Prize Structure in the Game is provided in section 6.B. of these Game Specific Rules.
- Z. “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.
- AA. “Product Group” means the Selling Lotteries that have joined together to offer a product pursuant to the terms of the Product Group’s game rules. Each Selling Lottery must have a fully tested ICS and CGS that meets or exceeds the minimum standards as provided for in MUSL Rule 2, as determined by MUSL, before Plays are sold.
- BB. “Retailer” means a person authorized by the Iowa Lottery to sell lottery Plays.
- CC. “Sales Cut-Off” means the time after which Plays will not be accepted for a Drawing. The Sales Cut-Off occurs on the date of each Drawing no later than sixty (60) minutes prior to the time

of each Drawing.

DD. “Selling Lottery” or “Selling Lotteries” means the Iowa Lottery and other Lotteries that have met the minimum security standards, as determined by the Game Administrator, and is authorized to sell the Game.

EE. “Set Prize” or “Lower-Tier Prize” means all Prizes in the Game other than the Jackpot Prize.

FF. “Starting Jackpot” means the starting Jackpot Prize amount as determined by sales.

GG. “Terminal” means a device issued by the Iowa Lottery to a licensed Retailer that is authorized by the Iowa Lottery to function in an on-line, interactive mode with the Iowa Lottery’s computer system for the purpose of issuing Iowa Lottery tickets and entering, receiving, and processing Iowa Lottery transactions, including purchases, validating Tickets, and transmitting reports, and that meets all security and definitional requirements of these Game Specific Rules, the national game rules, the MUSL Rules and the Iowa Lottery, and which is authorized by the Iowa Lottery to function in an on-line, interactive mode with the Iowa Lottery’s CGS for the purpose of issuing Iowa Lottery tickets and entering, receiving, and processing Iowa Lottery transactions, including making purchases, validating tickets, and producing reports. The term Terminal does not include a Retailer Controlled Selling Device such as a cash register or a Player Point of Sale Device such as a smartphone.

HH. “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 eight (8) Player or computer-selected Play Symbols, 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. Such tangible evidence of participation in the Game must meet the specifications of the Iowa Lottery and the Play validation requirements described in these Game Specific Rules.

II. “Winning Symbols” means the eight (8) Play Symbols, randomly selected during a Drawing, that shall be used to determine the Winning Play.

JJ. “Winning Play” means a Play that matched the Winning Symbols.

KK. “Winning Ticket” means a Ticket that has passed all Iowa Lottery validation and security requirements and that contains the set of symbols entitling the Claimant to a Prize. Each Winning Ticket must meet all Play validation requirements as established by the Iowa Lottery.

LL. “Unclaimed Prize” means a Prize that has not been paid for a Winning Ticket and is of an amount that requires a claim form, but that has not been presented for payment within the Claim Limitation Period set forth by the Iowa Lottery.

SECTION 2 – GAME DESCRIPTION AND PLAY

A. To play the Game, a Player selects, or has the Terminal randomly assign through a Computer Pick,

eight (8) Play Symbols from a field of thirty-two (32) Play Symbols.

B. Play selections of fewer than or more than eight (8) Play Symbols 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 prices of a Ticket may vary based on the number of Plays purchased by a Player for any given Drawing and whether a Player elects to use the Future Play of Multi-Draw Game features.
3. The Administrator may, from time to time, establish a discount for Player for limited promotional purposes.

B. Tickets

1. All 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 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 7:59 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 of a Player's Play Symbol selection(s).

SECTION 4 – CANCELLATIONS

- A. Plays, including Plays printed in error or Incomplete Transaction Plays, which have been recorded on the Iowa Lottery's CGS, cannot be voided or cancelled.
- B. Tickets that are accepted by Retailers as returned Tickets and that cannot be resold are owned by the bearer thereof.
- C. No Ticket, or portion thereof, shall be returned to the Iowa Lottery or any other Selling Lottery for credit.
- D. No Retailer may sell, and no Player may purchase, a Ticket or combination of Tickets that would result a guarantee that the Player would win a Prize.

SECTION 5 – DRAWINGS

- A. Drawings in the Game shall randomly select, by mechanical means, eight (8) Play Symbols from the field of thirty-two (32) Play Symbols, pursuant to the controls and methods defined by the Selling Lotteries.
- B. Drawings to select Winning Symbols shall be conducted on Sundays at the designated time below, beginning on September 13, 2026.
- C. Drawings for select Winning Symbols shall be conducted at the studios of the Game Administrator no earlier than 9:00 P.M. Central Time.
- D. All Drawings will be open to the public and shall be witness 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 Lottery shall be liable for media misprints or incorrectly announced Winning Symbols on any website(s) or social media platform(s).

SECTION 6 – PRIZES

A. *Generally*

1. There are nine (9) possible match sequences in the Game. Each match sequence, the odds of a Play corresponding to a match sequence, and the associated Prize amount for each match sequence are described in the table in section 6.B. of these Game Specific Rules.
2. The initial starting Jackpot Prize will be established by the Product Group based on projected sales. If the initial starting Jackpot Prize is not won, it will increase with each drawing based on sales, until the Jackpot Prize is won. Each time a Jackpot Prize is won, it will reset at the starting Jackpot Prize amount based on weekly sales. Each time the Jackpot Prize is not won, the Jackpot Prize amount will increase by an amount based on sales for that Drawing.
3. The Jackpot Prize will be rounded to the nearest whole dollar and paid in a cash lump sum in accordance with the payment rules of the Selling Lottery. If more than one Player has a validated Ticket matching the Winning Symbols, the Jackpot Prize will be paid on a Pari-Mutuel basis with winning Players' payment amounts determined by dividing the funds available for the Jackpot Prize for that Drawing by the number of Jackpot Prize Winning Plays in that Drawing.
4. All Prizes in the Game other than the Jackpot Prize are Set Prizes and shall be paid in cash in accordance with the payment rules of the Selling Lottery. Set Prizes are not subject to Pari-Mutuel payout unless liability limits are reached. The Set Prize amounts in the Game may be changed in certain circumstances by all Selling Lotteries.

5. In a single Drawing, a Claimant may only win one (1) Prize per Winning Play and shall be entitled only to the highest Prize amount for that Winning Play.

B. Match Sequences, Probabilities, and Prize Amounts

Match Sequences per Play	Probability Distribution	Prize Amount
Match 8	10,518,300.0000	JACKPOT
Match 7	54,782.812500	\$20,000
Match 6	1,361.063665	\$500
Match 5	92.799795	\$40
Match 4	14.140921	\$7
Match 3	4.419038	\$0
Match 2	2.790971	\$0
Match 1	3.798822	\$0
Match 0	14.301448	\$0
Overall Odds of Winning a Prize:	12.158690	

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 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. 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.
4. Claim Errors – The Iowa Lottery shall not be responsible to a Claimant for Plays redeemed in

error by a Retailer.

5. Unclaimed Prizes – If the Jackpot Prize goes unclaimed, all funds collected by the Game Administrator to pay a Jackpot 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 Play Symbols are not confirmed by validation number or other data; or
 - iv. The Ticket displays incomplete information; or
 - v. The Ticket fails any of the Iowa Lottery's other validation tests.
2. The Winning Play must have been recorded in the Iowa Lottery's CGS 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 CGS, the Play information accepted by the Iowa Lottery's CGS shall be the valid Play.
3. A Ticket matching all the Play, serial number, and other validation data recorded in the Iowa Lottery's CGS 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 Ticket shall satisfy all the requirements established by the Iowa Lottery for validation of Winning Plays sold through the Iowa Lottery's CGS, any other validation requirements adopted by the Product Group, 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 a claim be paid for which any Prize without an official Ticket matching all Play, serial number, and other

validations required by these rules, and additional validation data residing in the Selling Lottery's CGS. 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 Play Symbol selections printed on the Winning Play displayed on the Ticket for the date of the applicable official Drawing;
 - b. The Play Symbols, 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, 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 applicable laws, all rules and regulations, instructions, conditions, and final decisions of the Administrator;
 - f. There must not be any other breach of the 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 Payment – If a written claim has been made within the applicable Claim Limitation Period, and all validation requirements established by these Game Specific Rules, the national game rules, the Product Group, 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 as required by Iowa Code section 99G.31(3)(i). 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 as required by Iowa Code section 99G.41.

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. An employee of the Game Administrator; and,
 3. Any person residing in the same household of an individual described in sections 9.A.1. and 9.A.2. of these Game Specific Rules; and,
 4. Any person who has enrolled in the Iowa Lottery’s voluntary self-exclusion program, including but not limited to those 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,
 5. Any persons designated as ineligible to play the Game in any other Selling Lottery jurisdiction shall also be 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(2) and Iowa Administrative Code 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 purchased shall be limited to the replacement of the erroneously printed or produced or defective Ticket with another unplayed Ticket in the Game or reimbursement of the retail sales price of the Ticket to the holder of the Ticket.

2. The liability of the Iowa Lottery for Plays that do not meet the Play Validation Requirements applicable to the Game and that are not eligible for Prize payment shall be limited to the replacement of the Play with another Play in the Game or reimbursement of the retail sales price of the Play to the Player.
3. 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.

F. *Disclaimer*

1. The Game is operated by the lotteries that sell the game. The NFL, the NFL Properties LLC, and the NFL Members Clubs that comprise the National Football League are not sponsors of, or affiliated with, the Game. NFL team logos are licensed for use to the Multi-State Lottery Association, and any reproduction is strictly prohibited. By purchasing a Play or Ticket for the Game, Players are not playing the Powerball game and not placing bets on the outcome of any NFL game.

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 of \$18,000,000. 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.

3. 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 Seven~~ Second Level Prize-Winning Plays Among the Selling Lotteries. If there are between one (1) and ~~twenty (20)seven (7)~~ 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)seven (7)~~ Second Level Prize-Winning Play Purchasers may choose the cash option of \$2,200,000 as an alternative to the annuity option.
 - b. Twenty OneEight or More Second Level Prize-Winning Plays Among the Selling Lotteries. If there are ~~twenty one (21)eight (8)~~ or more Second Level Prize-Winning Plays, the Second Level Prize liability shall be capped at an amount as determined by the Selling Lotteries \$15,000,000, 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 any lower~~ tier Prize paid in that respective Drawing.
4. 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.
5. Fourth Level Prize Payouts — The fourth level Prize payout will be paid as a \$500 Fixed Prize and paid in one single cash payment.
6. Fifth Level Prize Payouts — The fifth level Prize payout will be paid as a \$250 Fixed Prize and paid in one single cash payment.
7. Sixth Level Prize Payouts — The sixth level Prize payout will be paid as a \$50 Fixed Prize and paid in one single cash payment.
8. Seventh Level Prize Payouts — The seventh level Prize payout will be paid as a \$25 Fixed Prize and paid in one single cash payment.
9. 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.

Game Rules Overview
June 17, 2026 Final

Number	Name	Price Point	Play Style	# of Prize Levels (Range)	Top Prize (#)	Overall Odds
Pull Tab					Pull-tab Jackpot	
#02	777	\$2	Criss Cross	7 Levels (\$2--\$300)	\$2,000	5.35
#04	What A Gem!	\$2	Criss Cross	7 Levels (\$2-\$350)	\$1,999	5.45
#53	Space Moola	\$1	Criss Cross	6 Levels (\$1-\$175)		6.92
#86	Bowling Thunder	\$1	Criss Cross	6 Levels (\$1-\$200)		7.94
InstaPlay						
#177	Iowa State	\$5	KNM w/Bonus	8 Levels (\$5 - \$20,000)	16	1:3.88
#178	Iowa Hawkeyes	\$5	KNM w/Bonus	8 Levels (\$5 - \$20,000)	16	1:3.88
Scratch Tickets						
#792	Blackout Bingo	\$2	Bingo	12 (\$2 - \$25,000)	15	1: 3.56
#805	Green 7s	\$5	KNM w/Bonus	9 (\$5 - \$50,000)	6	1: 3.70
#807	Doughman Doubler	\$2	Find	10 (\$2 - \$10,000)	10	1: 3.45
#808	Crossword Gold	\$3	Crossword	8 (\$3 - \$30,000)	9	1: 3.82
#809	Holiday Luck X20	\$5	KNM w/Bonus	10 (\$5 - \$50,000)	9	1: 3.82
#810	Holiday Cash	\$10	Find w/3 Bonuses	11 (\$10 - \$100,000)	7	1: 2.82
#811	Merry Money	\$20	KNM/KSM w/2 Bonuses	11 (\$20 - \$250,000)	4	1: 2.90
#812	Crossword Tripler	\$2	Crossword	8 (\$2 - \$20,000)	25	1: 3.94
#813	One-Word Crossword	\$3	Crossword w/Instant Win	8 (\$3 - \$30,000)	15	1: 3.82
#814	Crossword Multiplier	\$5	Crossword w/Multiplier Bonus	9 (\$5 - \$50,000)	17	1: 3.84
#815	\$100,000 Crossword	\$10	Crossword	10 (\$10 - \$100,000)	29	1: 2.86
#816	7-11-21	\$1	Add-Up	8 (\$1 - \$2,100)	10	1: 4.58
#817	Lucky Spin	\$3	Match 3 w/Bonus	10 (\$3 - \$30,000)	15	1: 3.63
#818	Gold Standard	\$5	KNM w/Bonus	8 (\$5 - \$50,000)	6	1: 3.72
#819	\$300,000 Cashword	\$30	Crossword w/2 Bonus Words	12 (\$30 - \$300,000)	14	1: 2.28

SSSIA2 2026 Iowa Lottery
\$2

7777

JACKPOT \$2,000

	\$300
	\$100
	\$25
	\$10
	\$5
	\$2

CRISS CROSS • FOLLOW THE ARROWS • MULTIPLE WINNERS
AVERAGE ODDS OF WINNING ARE 1 IN 5.35



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<p>Customer Comments</p> <hr/> <hr/> <hr/> <hr/>	<p style="text-align: center;">Proofreading</p> <hr style="width: 50%; margin: 0 auto;"/> <p style="display: flex; justify-content: space-around; width: 80%; margin: 0 auto;"> Initials Date </p>
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Pull-tab Game Rules and Guidelines

PULL-TAB GAME #02

777

Section 1 - PURPOSE OF RULES AND GUIDELINES

These game specific rules 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. These game specific rules specify only details and restrictions applicable to this particular pull-tab game and do not govern pull-tab games in general. 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 July 13, 2026, and will remain effective until modified or rescinded by the Iowa Lottery Administrator ("Administrator").

Section 3 - DEFINITIONS OF WORDS AND PHRASES USED IN THESE RULES

- 3.1 "Ticket" means an Iowa Pull-tab Game #02 Ticket.
- 3.2 "Play Symbols" means the following symbols, specific combinations of which appear under each tab on the back of each Ticket: JACKPOT; Top Hat; Red 7; Sunglasses; White 7; Firework; Blue 7; Bomb Pop; Blueberries; Apple; Cupcake.
- 3.3 "Unit" means a shrink-wrapped sleeve containing 540 Tickets.
- 3.4 "Unit Serial Number" is the nine-digit number appearing on the front of the Ticket.

Section 4 - DETERMINATION OF WINNING TICKET

777 is played by peeling apart the five tabs located on the back of the Ticket. Players should check all five pull-tab windows.

Three Play Symbols are printed under each tab, other than those tabs winning a jackpot prize. If three consecutive Play Symbols printed vertically or diagonally under any of the tabs match identically any of the winning combinations as shown on the Ticket front, the player wins the corresponding prize. Winning Tickets paid by the retailer may contain multiple winners.

Winning tickets have an arrow connecting each winning combination and a prize code printed in black on the far left of the lower-most winning arrowhead pull-tab window showing the total dollar amount the Ticket pays

Tickets winning the jackpot prize will have the single JACKPOT play symbol printed horizontally across one entire pull-tab window with the jackpot amount won printed perpendicular to that play symbol in the far left side of the single pull-tab window.

If a player reveals the top jackpot amount printed alongside the JACKPOT play symbol within a single pull-tab window, the player must claim their top jackpot prize directly from a Lottery office. All other winning Tickets shall be paid by the retailer who sold the player the Ticket.

The winning Play Symbol combinations and corresponding prize amounts are as follows:

JACKPOT Symbol	\$2,000.00
2 Top Hat Symbols and 1 Red 7 Symbol	\$300.00
2 Top Hat Symbols and 1 Sunglasses Symbol	\$100.00
2 Top Hat Symbols and 1 White 7 Symbol	\$25.00
2 Top Hat Symbols and 1 Firework Symbol	\$10.00
2 Top Hat Symbols and 1 Blue 7 Symbol	\$5.00
2 Top Hat Symbols and 1 Bomb Pop Symbol	\$2.00

Section 5 - NUMBER AND VALUES OF PRIZES PER UNIT

Prize	Number of Winning Tickets	Prize Payout
\$300.00	1	\$300.00
\$100.00	1	\$100.00
\$25.00	1	\$25.00
\$10.00 (Single Win)	4	\$40.00
\$10.00 (\$5+\$5)	2	\$20.00
\$5.00	1	\$5.00
\$2.00	91	\$182.00

The overall odds of winning a prize in each pack are 1 in 5.35. There are 12 jackpot prizes of \$2,000.00 available in the game.

Section 6 - VALIDATION REQUIREMENTS

Each winning Ticket that does not have a JACKPOT symbol will have a prize code printed in black on the far left of the lower most winning arrowhead pull-tab window showing the total dollar amount the Ticket pays.

After the player has signed their Ticket, the retailer must verify that the winning Ticket was sold at that retail location by swiping the barcode through the barcode reader.

The retailer must pay the amount indicated by the prize code, with the exception of the jackpot prizes. Players must claim jackpot prizes by bringing their Ticket to any Lottery office.

The retailer must destroy the prize code on all non-jackpot winning tickets before disposing of the Ticket.

Section 7 - PRICE

The price of a Ticket is \$ 2.00.

Section 8 - CLAIMS AND TICKET RESPONSIBILITY

8.1 All prizes, except a jackpot prize, must be claimed at the place of business of the retailer that sold the Ticket. If a player wins a jackpot prize, the player must retain their Ticket to claim the jackpot prize at any Lottery office.

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

8.3 If a defective Ticket is purchased, 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 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.

WGIA4 ©2026 Iowa Lottery

\$2

WHAT A GEM!

JACKPOT \$1,999

3 Blue Diamonds	\$350
2 Blue Diamonds, 1 Yellow Gem	\$75
2 Blue Diamonds, 1 Green Gem	\$25
2 Blue Diamonds, 1 Red Gem	\$10
2 Blue Diamonds, 1 Green Gem	\$5
2 Blue Diamonds, 1 Green Gem	\$2

CRISS CROSS • FOLLOW THE ARROWS • MULTIPLE WINNERS
AVERAGE ODDS OF WINNING ARE 1 IN 5.45



004000001

Customer Comments

Proofreading

Initials

Date

Customer Signature

Date





Pull-tab Game Rules and Guidelines

PULL-TAB GAME #04

What A Gem!

Section 1 - PURPOSE OF RULES AND GUIDELINES

These game specific rules 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. These game specific rules specify only details and restrictions applicable to this particular pull-tab game and do not govern pull-tab games in general. 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 October 19, 2026, and will remain effective until modified or rescinded by the Iowa Lottery Administrator ("Administrator").

Section 3 - DEFINITIONS OF WORDS AND PHRASES USED IN THESE RULES

- 3.1 "Ticket" means an Iowa Pull-tab Game #04 Ticket.
- 3.2 "Play Symbols" means the following symbols, specific combinations of which appear under each tab on the back of each Ticket: JACKPOT; Diamond; Blue Sapphire; Yellow Gem; Green Emerald; Red Ruby; Turquoise; Green Car; Blue Airplane; Gold Watch; Purple Safe.
- 3.3 "Unit" means a shrink-wrapped sleeve containing 540 Tickets.
- 3.4 "Unit Serial Number" is the nine-digit number appearing on the front of the Ticket.

Section 4 - DETERMINATION OF WINNING TICKET

What A Gem! is played by peeling apart the five tabs located on the back of the Ticket. Check all five tab areas.

Three Play Symbols are printed under each tab, other than those tabs winning a jackpot prize. If three consecutive Play Symbols printed vertically or diagonally under any of the tabs match identically any of the winning combinations as shown on the Ticket front, the player wins the corresponding prize. Winning Tickets paid by the retailer may contain multiple winners.

Winning tickets have an arrow connecting each winning combination and a prize code printed in black on the far left of the lower-most winning arrowhead tab showing the total dollar amount the Ticket pays.

Tickets winning the jackpot prize will have the single JACKPOT play symbol printed horizontally across one entire pull-tab window with the jackpot amount won printed perpendicular to that play symbol in the far left side of the single pull-tab window.

If a player reveals the top jackpot amount printed alongside the JACKPOT play symbol within a single window tab, the player must claim their top jackpot prize directly from a Lottery office. All other winning Tickets shall be paid by the retailer who sold the player the Ticket.

The winning Play Symbol combinations and corresponding prize amounts are as follows:

JACKPOT Symbol	\$1,999.00
2 Diamond Symbols and 1 Blue Sapphire Symbol	\$350.00
2 Diamond Symbols and 1 Yellow Gem Symbol	\$75.00
2 Diamond Symbols and 1 Green Emerald Symbol	\$25.00
2 Diamond Symbols and 1 Red Ruby Symbol	\$10.00
2 Diamond Symbols and 1 Turquoise Symbol	\$5.00
2 Diamond Symbols and 1 Green Car Symbol	\$2.00

Section 5 - NUMBER AND VALUES OF PRIZES PER UNIT

Prize	Number of Winning Tabs	Prize Payout
\$350.00	1	\$350.00
\$75.00	1	\$75.00
\$25.00	1	\$25.00
\$10.00 (single wins)	2	\$20.00
\$10 (\$5+\$5)	1	\$10.00
\$5.00	2	\$10.00
\$2.00	91	\$182.00

The overall odds of winning a prize in each pack are 1 in 5.45. There are 12 jackpot prizes of \$1,999.00 available in the game.

Section 6 - VALIDATION REQUIREMENTS

Each winning Ticket that does not have a JACKPOT symbol will have a prize code printed in black on the far left of the lower most winning arrowhead tab showing the total dollar amount the Ticket pays.

After the player has signed their Ticket, verify that the winning Ticket was sold at your location by swiping the barcode through the barcode reader.

Pay the amount indicated by the prize code, with the exception of the jackpot prizes. Players must claim jackpot prizes by bringing their Ticket to any Lottery office.

Destroy the prize code on all non-jackpot winning tickets before disposing of the Ticket.

Section 7 - PRICE

The price of a Ticket is \$ 2.00.

Section 8 - CLAIMS AND TICKET RESPONSIBILITY

- 8.1 All prizes, except a jackpot prize, must be claimed at the place of business of the retailer which sold the Ticket. If a player wins a jackpot prize, the player must retain their Ticket to claim the jackpot prize at any Lottery office.
- 8.2 A Ticket is a bearer instrument until signed on the back by the owner.
- 8.3 If a defective Ticket is purchased, 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 sale price of the Ticket. By purchasing or 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.

SMIA53 ©2026 Iowa Lottery
\$1

SPACE MOOLAN

ALIEN INVASION!

	\$175
	\$50
	\$10
	\$5
	\$2
	\$1

CRISS CROSS • FOLLOW THE ARROWS • MULTIPLE WINNERS
AVERAGE ODDS OF WINNING ARE 1 IN 6.92

053000001

Customer Comments

Customer Signature

Date

Proofreading

Initials

Date





Pull-tab Game Rules and Guidelines

PULL-TAB GAME #53

Space Moolah

Section 1 - PURPOSE OF RULES AND GUIDELINES

These game specific rules 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. These game specific rules specify only details and restrictions applicable to this particular pull-tab game and do not govern pull-tab games in general. 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 July 13, 2026, and will remain effective until modified or rescinded by the Iowa Lottery Administrator (“Administrator”).

Section 3 - DEFINITIONS OF WORDS AND PHRASES USED IN THESE RULES

- 3.1 "Ticket" means an Iowa Pull-tab Game #53 Ticket.
- 3.2 "Play Symbols" means the following symbols, specific combinations of which appear under each tab on the back of each Ticket: Astronaut Cow; Green Alien; Space Ship; Astrobull; Orange Planet; Money Sign; Rocket Ship; Purple Grape; Slice of Watermelon; Peeled Banana.
- 3.3 "Unit" means a shrink-wrapped sleeve containing 540 Tickets.
- 3.4 "Unit Serial Number" is the nine-digit number appearing on the front of the Ticket.

Section 4 - DETERMINATION OF WINNING TICKET

Space Moolah is played by peeling apart the five tabs located on the back of the Ticket. Players should check all five pull-tab windows.

Three Play Symbols are printed under each tab. If three consecutive Play Symbols printed vertically or diagonally under any of the tabs match identically any of the winning combinations as shown on the Ticket front, the player wins the corresponding prize. Winning Tickets paid by the retailer may contain multiple winners.

Winning Tickets have an arrow connecting each winning combination and a prize code printed in black on the far left of the lower-most winning arrowhead pull-tab window showing the total dollar amount the Ticket pays.

The winning Play Symbol combinations and corresponding prize amounts are as follows:

2 Astronaut Cow Symbols and 1 Green Alien Symbol	\$175.00
2 Astronaut Cow Symbols and 1 Space Ship Symbol	\$50.00

2 Astronaut Cow Symbols and 1 Astrobull Symbol	\$10.00
2 Astronaut Cow Symbols and 1 Orange Planet Symbol	\$5.00
2 Astronaut Cow Symbols and 1 Money Sign Symbol	\$2.00
2 Astronaut Cow Symbols and 1 Rocket Ship Symbol	\$1.00

Section 5 - NUMBER AND VALUES OF PRIZES PER UNIT

Prize	Number of Winning Tickets	Prize Payout
\$175.00	1	\$175.00
\$50.00	1	\$50.00
\$10.00	2	\$20.00
\$5.00	2	10.00
\$2.00 (single wins)	5	\$10.00
\$2.00 (\$1+\$1)	4	\$8.00
\$1.00	63	\$63.00

The overall odds of winning a prize in each pack are 1 in 6.92.

Section 6 - VALIDATION REQUIREMENTS

Each winning Ticket will have a prize code printed in black on the far left of the lower-most winning arrowhead pull-tab window showing the total dollar amount the Ticket pays.

After the player has signed their Ticket, the retailer must verify that the winning Ticket was sold at that retail location by swiping the barcode through the barcode reader.

The retailer must pay the amount indicated by the prize code.

The retailer must destroy the prize code before disposing of the Ticket.

Section 7 - PRICE

The price of a Ticket is \$ 1.00.

Section 8 - CLAIMS AND TICKET RESPONSIBILITY

- 8.1 All prizes must be claimed at the place of business of the retailer that sold the Ticket
- 8.2 A Ticket is a bearer instrument until signed on the back by the owner.
- 8.3 If a defective Ticket is purchased, 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 sale price of the Ticket. By purchasing or 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.

BTIA86 ©2026 Iowa Lottery
\$1

BOWLING THUNDER

	\$200
	\$50
	\$10
	\$5
	\$2
	\$1

CRISS CROSS • FOLLOW THE ARROWS • MULTIPLE WINNERS
AVERAGE ODDS OF WINNING ARE 1 IN 7.94

053000001

Customer Comments

Customer Signature

Date

Proofreading

Initials

Date





Pull-tab Game Rules and Guidelines

PULL-TAB GAME #86

Bowling Thunder

Section 1 - PURPOSE OF RULES AND GUIDELINES

These game specific rules 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. These game specific rules specify only details and restrictions applicable to this particular pull-tab game and do not govern pull-tab games in general. 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 October 19, 2026, and will remain effective until modified or rescinded by the Iowa Lottery Administrator (“Administrator”).

Section 3 - DEFINITIONS OF WORDS AND PHRASES USED IN THESE RULES

- 3.1 "Ticket" means an Iowa Pull-tab Game #86 Ticket.
- 3.2 "Play Symbols" means the following symbols, specific combinations of which appear under each tab on the back of each Ticket: Bowling Ball; Bowling Pins; Mug of Beer; Bowling Shoes; STRIKE; Bowling Shirt; Turkey; Bowling Ball & Bag; Scoreboard; Cheese Burger & Fries.
- 3.3 "Unit" means a shrink-wrapped sleeve containing 540 Tickets.
- 3.4 "Unit Serial Number" is the nine-digit number appearing on the front of the Ticket.

Section 4 - DETERMINATION OF WINNING TICKET

Bowling Thunder is played by peeling apart the five tabs located on the back of the Ticket. Check all five tab areas.

Three Play Symbols are printed under each tab. If three consecutive Play Symbols printed vertically or diagonally under any of the tabs match identically any of the winning combinations as shown on the Ticket front, the player wins the corresponding prize. Winning Tickets paid by the retailer may contain multiple winners.

Winning Tickets have an arrow connecting each winning combination and a prize code printed in black on the far left of the lower-most winning arrowhead tab showing the total dollar amount the Ticket pays.

The winning Play Symbol combinations and corresponding prize amounts are as follows:

2 Bowling Ball Symbols and 1 Bowling Pins Symbol	\$200.00
2 Bowling Ball Symbols and 1 Mug of Beer Symbol	\$50.00
2 Bowling Ball Symbols and 1 Bowling Shoes Symbol	\$10.00

2 Bowling Ball Symbols and 1 STRIKE Symbol	\$5.00
2 Bowling Ball Symbols and 1 Bowling Shirt Symbol	\$2.00
2 Bowling Ball Symbols and 1 Turkey Symbol	\$1.00

Section 5 - NUMBER AND VALUES OF PRIZES PER UNIT

Prize	Number of Winning Tabs	Prize Payout
\$200.00	1	\$200.00
\$50.00	1	\$50.00
\$10.00	1	\$10.00
\$5.00	1	\$5.00
\$2.00 (single wins)	5	\$10.00
\$2.00 (\$1+\$1)	2	\$4.00
\$1.00	61	\$57.00

The overall odds of winning a prize in each pack are 1 in 7.94.

Section 6 - VALIDATION REQUIREMENTS

Each winning Ticket will have a prize code printed in black on the far left of the lower-most winning arrowhead tab showing the total dollar amount the Ticket pays.

After the player has signed their Ticket, verify that the winning Ticket was sold at your location by swiping the barcode through the barcode reader.

Pay the amount indicated by the prize code.

Destroy the prize code before disposing of the Ticket.

Section 7 - PRICE

The price of a Ticket is \$ 1.00.

Section 8 - CLAIMS AND TICKET RESPONSIBILITY

8.1 All prizes must be claimed at the place of business of the retailer that sold the Ticket

- 8.2 A Ticket is a bearer instrument until signed on the back by the owner.
- 8.3 If a defective Ticket is purchased, 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 sale price of the Ticket. By purchasing or 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.

\$5

INSTAPLAY



WIN UP TO \$20,000!

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

WINNING NUMBERS

6 SIX	12 TWLV	26 TWYSIX	11 ELEVN	8 EIGHT	28 TWYEGT
1 ONE	32 THYTWO	13 THRTN	2 TWO	17 SVNTN	4 FOUR

YOUR NUMBERS

14 FORTN \$100 ONEHUN	6 SIX \$5 FIVEDOL	15 FIFTN \$20 TWENTY	31 THYONE \$5 FIVEDOL
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16 SIXTN \$20,000 TWYTHOU	29 TWNIN \$1,000 ONETHO	27 TWYSVN \$50 FIFTY	3 THREE \$500 FIVHUN
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7 SEVEN \$10 TENDOL	9 NINE \$100 FIVHUN	24 TWYFOR \$1,000 ONETHO	22 TWYTO \$10 TENDOL
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Cyclone Bonus

If you have 3 identical symbols in the bonus area below, win \$20 automatically!



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



**INSTAPLAY GAME RULES
AND GUIDELINES**

INSTAPLAY GAME #177

IOWA STATE™

Game Information

Game Number	177
Game Name	IOWA STATE™
Game Type	InstaPlay
Activation Date	7/26/2026
Ticket Price	\$5.00
Starting Ticket	0
Ending Ticket	999
Tickets Per Pack	1000

Consolidated Prize Amounts

\$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
\$500.00	(Five hundred dollars) or
\$1,000.00	(One thousand dollars) or
\$20,000.00	(Twenty thousand 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
\$5.00	142,560	1: 6.73	Paid by Retailer
\$10.00	55,200	1: 17.39	Paid by Retailer
\$20.00	35,040	1: 27.40	Paid by Retailer
\$50.00	11,760	1: 81.63	Paid by Retailer
\$100.00	2,240	1: 428.57	Paid by Retailer
\$500.00	264	1: 3,636.36	Paid by Retailer
\$1,000.00	72	1: 13,333.33	Paid by Lottery
\$20,000.00	16	1: 60,000.00	Paid by Lottery

The overall odds are 1: 3.88

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 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 #177 unless earlier modified or rescinded by the Iowa Lottery Administrator.

SECTION 3 - DEFINITIONS

- 3.1 "Ticket" means an Iowa InstaPlay Game #177 Ticket.
- 3.2 "Ticket Validation Code" for InstaPlay Game #177 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 177-100001-000 printed above the Game Play Area.
- 3.4 "Game Play Area Symbols" for InstaPlay Game #177 are as follows:

Your Numbers Play Symbols

1 ONE	2 TWO	3 THREE	4 FOUR	6 SIX	7 SEVEN	8 EIGHT	9 NINE	11 ELEVN
12 TWLV	13 THRTN	14 FORTN	15 FIFTN	16 SIXTN	17 SVNTN	18 EGHTN	19 NINTN	21 TWYONE
22 TWYTWO	23 TWYTHR	24 TWYFOR	25 TWYFIV	26 TWYSIX	27 TWYSVN	28 TWYEGT	29 TWYNIN	30 THIRT
31 THYONE	32 THYTWO	33 THYTHR	34 THYFOR	35 THYFIV	36 THYSIX			

Winning Numbers Play Symbols

1 ONE	2 TWO	3 THREE	4 FOUR	6 SIX	7 SEVEN	8 EIGHT	9 NINE	11 ELEVN
12 TWLV	13 THRTN	14 FORTN	15 FIFTN	16 SIXTN	17 SVNTN	18 EGHTN	19 NINTN	21 TWYONE
22 TWYTWO	23 TWYTHR	24 TWYFOR	25 TWYFIV	26 TWYSIX	27 TWYSVN	28 TWYEGT	29 TWYNIN	30 THIRT
31 THYONE	32 THYTWO	33 THYTHR	34 THYFOR	35 THYFIV	36 THYSIX			

CYCLONE™ BONUS Play Symbols



3.5 “Legends”:
Play Grid and Prize Legend will each be printed on the Ticket above their respective Game Play Areas

3.6 A “Non-winning Ticket” is defined as an Iowa InstaPlay Game #177 Ticket which is not intended to be a winning Ticket.

SECTION 4 - DETERMINATION OF INSTAPLAY PRIZE WINNERS

4.1 “Game Play”: If any of YOUR NUMBERS match any WINNING NUMBERS, win prize shown under the matching number. CYCLONE™ BONUS If you have 3 identical symbols in the bonus area below, win \$20 automatically!

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 Play Symbols and are not usable as such.

SECTION 5 - 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 InstaPlay Game Tickets in Iowa InstaPlay Game #177

5.1 To be a valid InstaPlay Game Ticket, all of the following requirements must be met:

- a. The Ticket must be intact and have exactly: Exactly twelve (12) Your Numbers Play Symbols, twelve (12) Winning Numbers Play Symbols, and five (5) CYCLONE™ BONUS Play Symbols. The Ticket front should contain, in their entirety and fully legible, the retailer identification number, the Ticket Identification Number, and the date on and time at 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 5.1 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 corresponding 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. Pass all additional validation requirements stated in the game specific rules and any confidential validation requirements established by the Lottery.

5.2 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 6 - INSTAPLAY TICKET CLAIM PERIOD AND TICKET RESPONSIBILITY

6.1 All game prizes must be claimed within ninety (90) days of the date of sale of the InstaPlay 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.

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

- 6.3 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.
- 6.4 The Lottery shall not be responsible for Tickets claimed by a player in error for a lower prize at a Retailer.

\$5

INSTAPLAY



WIN UP TO \$20,000!

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

WINNING NUMBERS

6 SIX	12 TWLV	26 TWYSIX	11 ELEVN	8 EIGHT	28 TWYEGT
1 ONE	32 THYTWO	13 THRTN	2 TWO	17 SVNTN	4 FOUR

YOUR NUMBERS

14 FORTN \$100 ONEHUN	6 SIX \$5 FIVEDOL	15 FIFTN \$20 TWENTY	31 THYONE \$5 FIVEDOL
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16 SIXTN \$20,000 TWYTHOU	29 TWININ \$1,000 ONETHO	27 TWYSVN \$50 FIFTY	3 THREE \$500 FIVHUN
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7 SEVEN \$10 TENDOL	9 NINE \$100 FIVHUN	24 TWYFOR \$1,000 ONETHO	22 TWYTO \$10 TENDOL
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Hawkeye™ Bonus

If you have 3 identical symbols in the bonus area below, win \$20 automatically!



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



**INSTAPLAY GAME RULES
AND GUIDELINES**

INSTAPLAY GAME #178

IOWA HAWKEYES™

Game Information

Game Number	178
Game Name	IOWA HAWKEYES™
Game Type	InstaPlay
Activation Date	7/26/2026
Ticket Price	\$5.00
Starting Ticket	0
Ending Ticket	999
Tickets Per Pack	1000

Consolidated Prize Amounts

\$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
\$500.00	(Five hundred dollars) or
\$1,000.00	(One thousand dollars) or
\$20,000.00	(Twenty thousand 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
\$5.00	142,560	1: 6.73	Paid by Retailer
\$10.00	55,200	1: 17.39	Paid by Retailer
\$20.00	35,040	1: 27.40	Paid by Retailer
\$50.00	11,760	1: 81.63	Paid by Retailer
\$100.00	2,240	1: 428.57	Paid by Retailer
\$500.00	264	1: 3,636.36	Paid by Retailer
\$1,000.00	72	1: 13,333.33	Paid by Lottery
\$20,000.00	16	1: 60,000.00	Paid by Lottery

The overall odds are 1: 3.88

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 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 #178 unless earlier modified or rescinded by the Iowa Lottery Administrator.

SECTION 3 - DEFINITIONS

- 3.1 "Ticket" means an Iowa InstaPlay Game #178 Ticket.
- 3.2 "Ticket Validation Code" for InstaPlay Game #178 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 178-100001-000 printed above the Game Play Area.
- 3.4 "Game Play Area Symbols" for InstaPlay Game #178 are as follows:

Your Numbers Play Symbols

1 ONE	2 TWO	3 THREE	4 FOUR	6 SIX	7 SEVEN	8 EIGHT	9 NINE	11 ELEVN
12 TWLV	13 THRTN	14 FORTN	15 FIFTN	16 SIXTN	17 SVNTN	18 EGHTN	19 NINTN	21 TWYONE
22 TWYTWO	23 TWYTHR	24 TWYFOR	25 TWYFIV	26 TWYSIX	27 TWYSVN	28 TWYEGT	29 TWYNIN	30 THIRT
31 THYONE	32 THYTWO	33 THYTHR	34 THYFOR	35 THYFIV	36 THYSIX			

Winning Numbers Play Symbols

1 ONE	2 TWO	3 THREE	4 FOUR	6 SIX	7 SEVEN	8 EIGHT	9 NINE	11 ELEVN
12 TWLV	13 THRTN	14 FORTN	15 FIFTN	16 SIXTN	17 SVNTN	18 EGHTN	19 NINTN	21 TWYONE
22 TWYTWO	23 TWYTHR	24 TWYFOR	25 TWYFIV	26 TWYSIX	27 TWYSVN	28 TWYEGT	29 TWYNIN	30 THIRT
31 THYONE	32 THYTWO	33 THYTHR	34 THYFOR	35 THYFIV	36 THYSIX			

HAWKEYE™ BONUS Play Symbols



3.5 “Legends”:
Play Grid and Prize Legend will each be printed on the Ticket above their respective Game Play Areas

3.6 A “Non-winning Ticket” is defined as an Iowa InstaPlay Game #178 Ticket which is not intended to be a winning Ticket.

SECTION 4 - DETERMINATION OF INSTAPLAY PRIZE WINNERS

4.1 “Game Play”: If any of YOUR NUMBERS match any WINNING NUMBERS, win prize shown under the matching number. HAWKEYE™ BONUS If you have 3 identical symbols in the bonus area below, win \$20 automatically!

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 Play Symbols and are not usable as such.

SECTION 5 - 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 InstaPlay Game Tickets in Iowa InstaPlay Game #178

5.1 To be a valid InstaPlay Game Ticket, all of the following requirements must be met:

- a. The Ticket must be intact and have exactly: Exactly twelve (12) Your Numbers Play Symbols, twelve (12) Winning Numbers Play Symbols, and five (5) HAWKEYE™ BONUS Play Symbols. The Ticket front should contain, in their entirety and fully legible, the retailer identification number, the Ticket Identification Number, and the date on and time at 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 5.1 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 corresponding 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. Pass all additional validation requirements stated in the game specific rules and any confidential validation requirements established by the Lottery.

5.2 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 6 - INSTAPLAY TICKET CLAIM PERIOD AND TICKET RESPONSIBILITY

6.1 All game prizes must be claimed within ninety (90) days of the date of sale of the InstaPlay 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.

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

- 6.3 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.
- 6.4 The Lottery shall not be responsible for Tickets claimed by a player in error for a lower prize at a Retailer.



\$2

Visit ialottery.com



BLACKOUT

BINGO

**BLACKOUT ALL NUMBERS
on any one of the FOUR
CARDS and WIN \$25,000!**

CALLER'S CARD



SEE BACK
FOR PLAY
INSTRUCTIONS.

\$2

SCRATCH
2
CASH

**WIN UP TO
\$25,000!**

VOID01-000

CARD 1
Line=\$2.4 Corners=\$25
"X"=\$150

B I N G O				
10	22	40	54	70
13	27	33	57	73
07	26	FREE	48	74
02	23	31	49	64
05	29	42	50	69

CARD 2
Line=\$5.4 Corners=\$50
"X"=\$250

B I N G O				
05	26	39	49	71
12	20	36	47	73
08	17	FREE	52	75
10	23	44	58	66
07	16	38	55	65

CARD 3
Line=\$10.4 Corners=\$150
"X"=\$500

B I N G O				
08	24	34	47	69
15	30	33	59	62
09	21	FREE	55	67
02	18	37	57	71
06	22	31	54	63

CARD 4
Line=\$25.4 Corners=\$500
"X"=\$1,000

B I N G O				
03	17	36	60	62
09	25	32	53	61
01	30	FREE	48	72
13	19	35	51	65
14	29	40	52	63



**INSTANT GAME RULES
AND GUIDELINES**

INSTANT GAME #792

BLACKOUT BINGO

Game Information

Game Number	792
Game Name	BLACKOUT BINGO
Game Type	Scratch
Activation Date	1/05/2027
Ticket Price	\$2.00
Starting Ticket	0
Ending Ticket	149
Tickets Per Pack	150

Consolidated Prize Amounts

\$2.00	(Two dollars) or
\$5.00	(Five dollars) or
\$10.00	(Ten dollars) or
\$15.00	(Fifteen dollars) or
\$25.00	(Twenty-five dollars) or
\$40.00	(Forty dollars) or
\$50.00	(Fifty dollars) or
\$150.00	(One hundred fifty dollars) or
\$250.00	(Two hundred fifty dollars) or
\$500.00	(Five hundred dollars) or
\$1,000.00	(One thousand dollars) or
\$25,000.00	(Twenty-five thousand dollars)

Expected Number and Value of Prizes

There will be approximately 3,480,000 tickets in the game.

Instant Prize	Number of Prizes in Game	Chances of Winning	Method of Payment
\$2.00	719,200.00	1: 4.84	Paid by Retailer
\$5.00	139,200.00	1: 25.00	Paid by Retailer
\$10.00	69,600.00	1: 50.00	Paid by Retailer
\$15.00	23,200.00	1: 150.00	Paid by Retailer
\$25.00	23,200.00	1: 150.00	Paid by Retailer
\$40.00	986.00	1: 3,529.41	Paid by Retailer
\$50.00	290.00	1: 12,000.00	Paid by Retailer
\$150.00	348.00	1: 10,000.00	Paid by Retailer
\$250.00	174.00	1: 20,000.00	Paid by Retailer
\$500.00	58.00	1: 60,000.00	Paid by Retailer
\$1,000.00	29.00	1: 120,000.00	Paid by Lottery

\$25,000.00	15.00	1: 232,000.00	Paid by Lottery
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The overall odds are 1: 3.56

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 Iowa Lottery ("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 #792 unless earlier modified or rescinded by the Iowa Lottery Administrator (the "Administrator").

SECTION 3 – DEFINITIONS

- 3.1 "Ticket" means an Iowa Instant Game #792 Ticket.
- 3.2 "Ticket Validation Number" for Instant Game #792 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 "792-100001-000" 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 #792 are as follows:

Caller's Card Play Symbols:

^B01 ^B02 ^B03 ^B04 ^B05 ^B06 ^B07 ^B08 ^B09 ^B10 ^B11 ^B12 ^B13 ^B14 ^B15
^I16 ^I17 ^I18 ^I19 ^I20 ^I21 ^I22 ^I23 ^I24 ^I25 ^I26 ^I27 ^I28 ^I29 ^I30
^N31 ^N32 ^N33 ^N34 ^N35 ^N36 ^N37 ^N38 ^N39 ^N40 ^N41 ^N42 ^N43 ^N44 ^N45
^G46 ^G47 ^G48 ^G49 ^G50 ^G51 ^G52 ^G53 ^G54 ^G55 ^G56 ^G57 ^G58 ^G59 ^G60
^O61 ^O62 ^O63 ^O64 ^O65 ^O66 ^O67 ^O68 ^O69 ^O70 ^O71 ^O72 ^O73 ^O74 ^O75

Bingo Cards Play Symbols:

01 02 03 04 05 06 07 08 09 10 11 12 13 14 15
 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30
 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45
 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60
 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75
 FREE

3.7 "Legend":

CALLER'S CARD

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 #792.


4.1 Play Instructions

Scratch the CALLER'S CARD to reveal 28 bingo numbers and scratch each of the 4 spaces marked "FREE" on your BINGO CARDS. Gently scratch all numbers on Card 1 through Card 4 that match the numbers on the CALLER'S CARD. On any one of Cards 1 through 4, match all numbers in one of the patterns shown on the ticket back and win the prize shown beside that Card.

PLAY INSTRUCTIONS


Scratch the CALLER'S CARD to reveal 28 Bingo numbers and scratch each of the 4 spaces marked "FREE" on your BINGO CARDS. Gently scratch all numbers on Card 1 through Card 4 that match the numbers on the CALLER'S CARD. On any one of Cards 1 through 4, match all numbers in one of the following patterns and win the prize shown beside that Card.

1




1 - Line: A complete vertical, horizontal or diagonal line containing exactly 5 numbers or 4 numbers and the FREE space.

2




2 - 4 Corners: The four outside corners.

3



3 - "X": A complete "X" containing eight numbers and the center FREE space.

4



4 - Match all 24 numbers (BLACKOUT) on a single BINGO CARD to complete a BLACKOUT Bingo and win \$25,000.

OR

NOTE: YOU MAY WIN MORE THAN ONE PRIZE ON THIS TICKET, BUT YOU CANNOT WIN MORE THAN ONE PRIZE ON CARD 1, CARD 2, CARD 3 OR CARD 4.

NOTE: You may win more than one prize on this ticket, but you cannot win more than one prize on Card 1, Card 2, Card 3 or Card 4.

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 exactly twenty-eight (28) CALLER'S CARD Play Symbols and one hundred (100) BINGO CARDS Play 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 Ticket 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 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.



**INSTANT GAME RULES
AND GUIDELINES**

INSTANT GAME #805

GREEN 7s

Game Information

Game Number	805
Game Name	GREEN 7s
Game Type	Scratch
Activation Date	9/01/2026
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
\$20.00	(Twenty dollars) or
\$40.00	(Forty dollars) or
\$70.00	(Seventy dollars) or
\$140.00	(One hundred forty dollars) or
\$280.00	(Two hundred eighty dollars) or
\$1,400.00	(One thousand four hundred dollars) or
\$50,000.00	(Fifty 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
\$5.00	220,000.00	1: 5.45	Paid by Retailer
\$10.00	60,000.00	1: 20.00	Paid by Retailer
\$20.00	20,000.00	1: 60.00	Paid by Retailer
\$40.00	20,000.00	1: 60.00	Paid by Retailer
\$70.00	2,600.00	1: 461.54	Paid by Retailer
\$140.00	1,000.00	1: 1,200.00	Paid by Retailer
\$280.00	400.00	1: 3,000.00	Paid by Retailer
\$1,400.00	150.00	1: 8,000.00	Paid by Lottery
\$50,000.00	6.00	1: 200,000.00	Paid by Lottery

The overall odds are 1: 3.70

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 Iowa Lottery ("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 #805 unless earlier modified or rescinded by the Iowa Lottery Administrator (the "Administrator").

SECTION 3 – DEFINITIONS

3.1 "Ticket" means an Iowa Instant Game #805 Ticket.

3.2 "Ticket Validation Number" for Instant Game #805 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 "805-100001-000" 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 #805 are as follows:

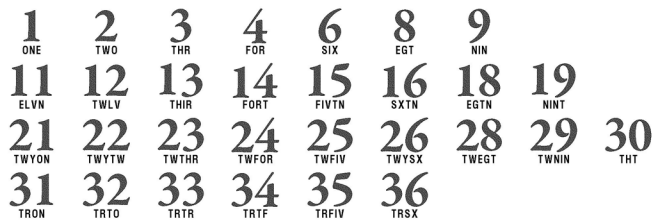
Black Your Numbers Play Symbols:

1 ONE	2 TWO	3 THR	4 FOR	6 SIX	8 EGT	9 NIN		
11 ELVN	12 TWLV	13 THIR	14 FORT	15 FIVTN	16 SXTN	18 EGTN	19 NINT	
21 TWYON	22 TWYTW	23 TWTHR	24 TWFOR	25 TWFIW	26 TWYSX	28 TWEGT	29 TWNIN	30 THT
31 TRON	32 TRTO	33 TRTR	34 TRTF	35 TRFIW	36 TRSX	7 WIN		

Green Your Numbers Play Symbols:

1 ONE	2 TWO	3 THR	4 FOR	6 SIX	8 EGT	9 NIN		
11 ELVN	12 TWLV	13 THIR	14 FORT	15 FIVTN	16 SXTN	18 EGTN	19 NINT	
21 TWYON	22 TWYTW	23 TWTHR	24 TWFOR	25 TWFIW	26 TWYSX	28 TWEGT	29 TWNIN	30 THT
31 TRON	32 TRTO	33 TRTR	34 TRTF	35 TRFIW	36 TRSX	DOUBLE	WINALL	

Winning Numbers Play Symbols:



Prize Symbols:



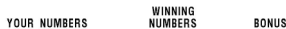
Bonus Play Symbols:



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 #805.

4.1 Play Instructions

Match any of YOUR NUMBERS to any WINNING NUMBER, win the prize shown for that number. Reveal this BLACK "7" symbol, win that prize instantly. Reveal this GREEN "CIRCLE 7" symbol, win DOUBLE prize shown. Reveal this GREEN "7 BURST" symbol, win all 15 prizes shown plus the BONUS prize amount!

BONUS: Match 2 like symbols in the BONUS game, win 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 exactly five (5) WINNING NUMBERS Play Symbols, fifteen (15) YOUR NUMBERS Play Symbols, fifteen (15) PRIZE Symbols, two (2) BONUS Play Symbols 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 Ticket 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 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 or green 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 or green 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.

Eligible For Holiday Promotion

\$2

IA Lottery

DOUGHMAN Doubler



WIN UP TO \$10,000!

Reveal this "🎄" symbol, win the prize shown. Reveal this "🍪" symbol, win DOUBLE the prize shown. Reveal this "🍰" symbol, win all 10 prizes shown.

\$2

SCRATCH
2
CASH

VOID01-000



**INSTANT GAME RULES
AND GUIDELINES**

INSTANT GAME #807

DOUGHMAN Doubler

Game Information

Game Number	807
Game Name	DOUGHMAN Doubler
Game Type	Scratch
Activation Date	10/06/2026
Ticket Price	\$2.00
Starting Ticket	0
Ending Ticket	149
Tickets Per Pack	150

Consolidated Prize Amounts

\$2.00	(Two dollars) or
\$3.00	(Three dollars) or
\$4.00	(Four dollars) or
\$5.00	(Five dollars) or
\$10.00	(Ten dollars) or
\$20.00	(Twenty dollars) or
\$30.00	(Thirty dollars) or
\$60.00	(Sixty dollars) or
\$100.00	(One hundred dollars) or
\$10,000.00	(Ten 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
\$2.00	216,000.00	1: 5.56	Paid by Retailer
\$3.00	40,000.00	1: 30.00	Paid by Retailer
\$4.00	32,000.00	1: 37.50	Paid by Retailer
\$5.00	32,000.00	1: 37.50	Paid by Retailer
\$10.00	16,000.00	1: 75.00	Paid by Retailer
\$20.00	8,000.00	1: 150.00	Paid by Retailer
\$30.00	1,600.00	1: 750.00	Paid by Retailer
\$60.00	1,000.00	1: 1,200.00	Paid by Retailer
\$100.00	800.00	1: 1,500.00	Paid by Retailer
\$10,000.00	10.00	1: 120,000.00	Paid by Lottery

The overall odds are 1: 3.45

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 Iowa Lottery ("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 #807 unless earlier modified or rescinded by the Iowa Lottery Administrator (the "Administrator").

SECTION 3 – DEFINITIONS

3.1 "Ticket" means an Iowa Instant Game #807 Ticket.

3.2 "Ticket Validation Number" for Instant Game #807 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 "807-100001-000" 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 #807 are as follows:

Play Symbols:



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 #807.

4.1 Play Instructions

Reveal this "TREE" symbol, win the prize shown. Reveal this "SNOWMAN" symbol, win DOUBLE the prize shown. Reveal this "SLEIGH" symbol, win all 10 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 exactly ten (10) Play Symbols and ten (10) 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 Ticket 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.
- 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.

Eligible For Holiday Promotion

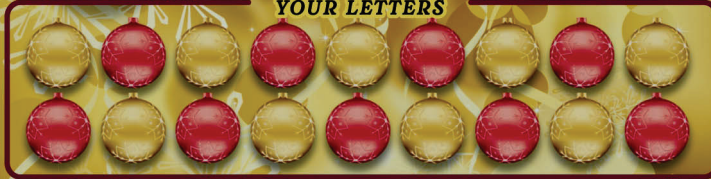


\$3

GROSSWORD GOLD

IA Lottery

YOUR LETTERS



DOUBLES PRIZE!

PRIZE LEGEND	
3 WORDS	\$3
4 WORDS	\$5
5 WORDS	\$10
6 WORDS	\$20
7 WORDS	\$100
8 WORDS	\$200
9 WORDS	\$1,000
10 WORDS	\$30,000

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

\$3

WIN UP TO \$30,000!

SCRATCH 2 CASH

VOID01-000

SEE BACK FOR PLAY INSTRUCTIONS.



**INSTANT GAME RULES
AND GUIDELINES**

INSTANT GAME #808

CROSSWORD GOLD

Game Information

Game Number	808
Game Name	CROSSWORD GOLD
Game Type	Scratch
Activation Date	10/06/2026
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
\$20.00	(Twenty dollars) or
\$100.00	(One hundred dollars) or
\$200.00	(Two hundred dollars) or
\$1,000.00	(One thousand dollars) or
\$30,000.00	(Thirty 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
\$3.00	151,200.00	1: 7.14	Paid by Retailer
\$5.00	86,400.00	1: 12.50	Paid by Retailer
\$10.00	32,400.00	1: 33.33	Paid by Retailer
\$20.00	10,800.00	1: 100.00	Paid by Retailer
\$100.00	1,422.00	1: 759.49	Paid by Retailer
\$200.00	540.00	1: 2,000.00	Paid by Retailer
\$1,000.00	90.00	1: 12,000.00	Paid by Lottery
\$30,000.00	9.00	1: 120,000.00	Paid by Lottery

The overall odds are 1: 3.82

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 Iowa Lottery ("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 #808 unless earlier modified or rescinded by the Iowa Lottery Administrator (the “Administrator”).

SECTION 3 – DEFINITIONS

3.1 "Ticket" means an Iowa Instant Game #808 Ticket.

3.2 "Ticket Validation Number" for Instant Game #808 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 “808-100001-000” 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 #808 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**

Crossword Puzzle 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										

3.7 "Legends":

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 #808.

4.1 Play Instructions

Scratch the YOUR LETTERS; then scratch the corresponding letters found in the CROSSWORD puzzle. If you have scratched at least 3 complete "words" in the CROSSWORD puzzle, you win the corresponding prize found in the PRIZE LEGEND. If one of the complete "words" contains a "GOLD BAR" symbol, win DOUBLE the prize shown in the PRIZE LEGEND.

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 exactly eighteen (18) YOUR LETTERS Play Symbols and one hundred twenty-one (121) CROSSWORD PUZZLE Play 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 Ticket 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 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.

Eligible For Holiday Promotion



\$5

Holiday Luck X20



BONUS: If you win, multiply all prizes won by the number revealed in the MULTIPLIER BOX.

WINNING NUMBERS



YOUR NUMBERS



WIN UP TO \$50,000!

Match any of YOUR NUMBERS to any WINNING NUMBER, win the prize shown for that number. Reveal this "🎄" symbol, win that prize instantly.

VOID01-000





**INSTANT GAME RULES
AND GUIDELINES**

INSTANT GAME #809

HOLIDAY LUCK X20

Game Information

Game Number	809
Game Name	HOLIDAY LUCK X20
Game Type	Scratch
Activation Date	10/06/2026
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
\$20.00	(Twenty dollars) or
\$25.00	(Twenty-five dollars) or
\$30.00	(Thirty 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)

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
\$5.00	180,000.00	1: 6.00	Paid by Retailer
\$10.00	45,000.00	1: 24.00	Paid by Retailer
\$20.00	18,000.00	1: 60.00	Paid by Retailer
\$25.00	18,000.00	1: 60.00	Paid by Retailer
\$30.00	18,000.00	1: 60.00	Paid by Retailer
\$50.00	2,700.00	1: 400.00	Paid by Retailer
\$100.00	900.00	1: 1,200.00	Paid by Retailer
\$200.00	180.00	1: 6,000.00	Paid by Retailer
\$1,000.00	45.00	1: 24,000.00	Paid by Lottery
\$50,000.00	9.00	1: 120,000.00	Paid by Lottery

The overall odds are 1: 3.82

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 Iowa Lottery ("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 #809 unless earlier modified or rescinded by the Iowa Lottery Administrator (the "Administrator").

SECTION 3 – DEFINITIONS

3.1 "Ticket" means an Iowa Instant Game #809 Ticket.

3.2 "Ticket Validation Number" for Instant Game #809 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 "809-100001-000" 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 #809 are as follows:

Your Numbers Play Symbols:

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 TWYON	22 TWYTW	23 TWTHR	24 TWFOR	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	40 FRT
41 FRONE	42 FRTWO	43 FRTHR	44 FRFOR	45 FRFIV	46 FRSIX	47 FRSEV	48 FRREG	49 FRNIN	WIN

Winning Numbers Play Symbols:



Prize Symbols:



Multiplier Box Play 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 #809.

4.1 Play Instructions

Match any of YOUR NUMBERS to any WINNING NUMBER, win the prize shown for that number. Reveal this "TREE" symbol, win that prize instantly.

BONUS: If you win, multiply all prizes won by the number revealed in the MULTIPLIER BOX.

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 exactly five (5) WINNING NUMBERS Play Symbols, fifteen (15) YOUR NUMBERS Play Symbols, fifteen (15) PRIZE Symbols and one (1) MULTIPLIER BOX 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 Ticket 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 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.



Eligible For Holiday Promotion

\$10



Holiday Cash



Reveal this symbol in any BONUS SPOT, win that prize instantly.

WIN UP TO \$100,000!

VOID01-000

\$10

Reveal this "🌲" symbol, win the prize shown. Reveal this "🦋" symbol, win DOUBLE the prize shown. Reveal this "👞" symbol, win TRIPLE the prize shown.

- ★ Prize
- ★ Prize
- ★ Prize
- ★ Prize
- ★ Prize
- ★ Prize
- ★ Prize
- ★ Prize
- ★ Prize
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- ★ Prize
- ★ Prize
- ★ Prize
- ★ Prize
- ★ Prize

WIN UP TO 18 TIMES!

SCRATCH 2 CASH



**INSTANT GAME RULES
AND GUIDELINES**

INSTANT GAME #810

HOLIDAY CASH

Game Information

Game Number	810
Game Name	HOLIDAY CASH
Game Type	Scratch
Activation Date	10/06/2026
Ticket Price	\$10.00
Starting Ticket	0
Ending Ticket	29
Tickets Per Pack	30

Consolidated Prize Amounts

\$10.00	(Ten dollars) or
\$15.00	(Fifteen dollars) or
\$25.00	(Twenty-five dollars) or
\$30.00	(Thirty dollars) or
\$50.00	(Fifty dollars) or
\$100.00	(One hundred dollars) or
\$300.00	(Three hundred dollars) or
\$500.00	(Five hundred dollars) or
\$1,500.00	(One thousand five hundred dollars) or
\$3,000.00	(Three thousand dollars) or
\$100,000.00	(One hundred thousand dollars)

Expected Number and Value of Prizes

There will be approximately 840,000 tickets in the game.

Instant Prize	Number of Prizes in Game	Chances of Winning	Method of Payment
\$10.00	168,000.00	1: 5.00	Paid by Retailer
\$15.00	56,000.00	1: 15.00	Paid by Retailer
\$25.00	56,000.00	1: 15.00	Paid by Retailer
\$30.00	7,000.00	1: 120.00	Paid by Retailer
\$50.00	7,000.00	1: 120.00	Paid by Retailer
\$100.00	2,800.00	1: 300.00	Paid by Retailer
\$300.00	840.00	1: 1,000.00	Paid by Retailer
\$500.00	420.00	1: 2,000.00	Paid by Retailer
\$1,500.00	84.00	1: 10,000.00	Paid by Lottery
\$3,000.00	42.00	1: 20,000.00	Paid by Lottery
\$100,000.00	7.00	1: 120,000.00	Paid by Lottery

The overall odds are 1: 2.82

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 Iowa Lottery (“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 #810 unless earlier modified or rescinded by the Iowa Lottery Administrator (the “Administrator”).

SECTION 3 – DEFINITIONS

3.1 "Ticket" means an Iowa Instant Game #810 Ticket.

3.2 "Ticket Validation Number" for Instant Game #810 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 “810-100001-000” 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 #810 are as follows:

Play Symbols:



Prize Symbols:



Bonus Spot Play Symbols:



3.7 “Legends”:

BONUS SPOT

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 #810.

4.1 Play Instructions

Reveal this "TREE" symbol, win the prize shown. Reveal this "SLEIGH" symbol, win DOUBLE the prize shown. Reveal this "STOCKING" symbol, win TRIPLE the prize shown.

BONUS SPOT: Reveal this "\$25 BURST" symbol in any BONUS SPOT, win that prize 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 exactly fifteen (15) Play Symbols, fifteen (15) PRIZE Symbols and three (3) BONUS SPOT Play 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 Ticket 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 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.



Eligible For Holiday Promotion

IA Lottery

\$20

Merry Money

SCRATCH THE BACK FOR MORE CHANCES TO WIN!

BONUS GAME

Match 2 like symbols in the same BONUS GAME, win the prize shown.

BONUS GAME

WINNING NUMBERS



YOUR NUMBERS



WIN UP TO \$250,000!

Match any of YOUR NUMBERS to any WINNING NUMBER, win the prize shown for that number. Reveal this "🦋" symbol, win that prize instantly. Reveal this "10x" symbol, win 10 TIMES the prize shown for that symbol.

Reveal this "20x" symbol, win 20 TIMES the prize shown for that symbol.

VOID01-000

\$20

**SCRATCH
2
CASH**



Iowa Lottery - MERRY MONEY

Go to ialottery.com for information about games, promotions and claiming prizes. All mailed prize claims must be sent to official mailing address available at ialottery.com. Prizes over \$600 must be paid by the Iowa Lottery.

Ticket price is \$20. Each ticket has a 1 in 2.90 overall chance of winning. Must be 21 or older to purchase an Iowa Lottery ticket. Prizes including the last top prize may have been claimed prior to end of game. Sign ticket before checking or claiming prizes. Claim prizes within 90 days of Lottery publicly announcing end date for game cashing. All tickets are subject to Lottery Rules and State Law, available at Lottery offices and at ialottery.com. All risks of redeeming the ticket remain with the player. If terminal rejects or retailer disputes the validity of your prize claim, submit claim to Iowa Lottery. If you or someone you know is being impacted by problem gambling, help is available at 1-800-BETSOFF (1-800-238-7633) or www.1800betsoff.org.



Each side plays separately.

Name (please print) FailSafe®

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City State Zip

Signature (required) ()
Phone

E-mail (optional) 8 1 1 - V O I D 0 1 - 0 0 0 ■



\$20



**INSTANT GAME RULES
AND GUIDELINES**

INSTANT GAME #811

Merry Money

Game Information

Game Number	811
Game Name	Merry Money
Game Type	Scratch
Activation Date	10/06/2026
Ticket Price	\$20.00
Starting Ticket	0
Ending Ticket	14
Tickets Per Pack	15

Consolidated Prize Amounts

\$20.00	(Twenty dollars)
\$25.00	(Twenty-five dollars) or
\$40.00	(Forty 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
\$2,000.00	(Two thousand dollars) or
\$5,000.00	(Five thousand dollars) or
\$250,000.00	(Two hundred fifty thousand dollars)

Expected Number and Value of Prizes

There will be approximately 480,000 tickets in the game.

Instant Prize	Number of Prizes in Game	Chances of Winning	Method of Payment
\$20.00	64,000.00	1: 7.50	Paid by Retailer
\$25.00	32,000.00	1: 15.00	Paid by Retailer
\$40.00	32,000.00	1: 15.00	Paid by Retailer
\$50.00	32,000.00	1: 15.00	Paid by Retailer
\$100.00	4,000.00	1: 120.00	Paid by Retailer
\$200.00	800.00	1: 600.00	Paid by Retailer
\$500.00	600.00	1: 800.00	Paid by Retailer
\$1,000.00	120.00	1: 4,000.00	Paid by Lottery
\$2,000.00	60.00	1: 8,000.00	Paid by Lottery
\$5,000.00	16.00	1: 30,000.00	Paid by Lottery
\$250,000.00	4.00	1: 120,000.00	Paid by Lottery

The overall odds are 1: 2.90

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 Iowa Lottery ("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 #811 unless earlier modified or rescinded by the Iowa Lottery Administrator (the "Administrator").

SECTION 3 – DEFINITIONS

3.1 "Ticket" means an Iowa Instant Game #811 Ticket.

3.2 "Ticket Validation Number" for Instant Game #811 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 areas on the front and back 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 "811-100001-000" 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 #811 are as follows:

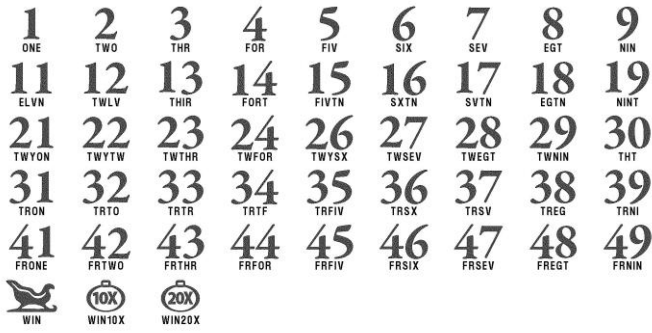
Front Side Of Ticket - Bonus Game Play Symbols:



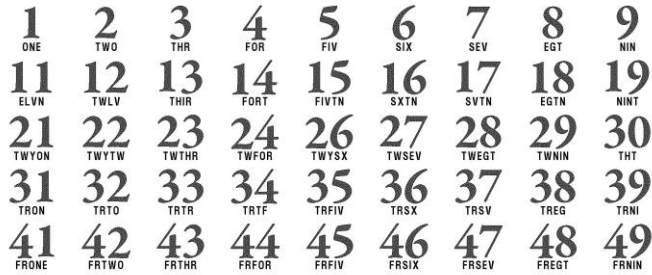
Front Side Of Ticket - Bonus Game Prize Symbols:



Front Side Of Ticket - Your Numbers Play Symbols:



Front Side Of Ticket - Winning Numbers Play Symbols:



Front Side Of Ticket - Prize Symbols:



Back Side Of Ticket - Your Symbols Play Symbols:



Back Side Of Ticket - Winning Symbols Play Symbols:



Back Side Of Ticket - Prize Symbols:



3.7 “Legends”:

Front Side of Ticket Legend – Key Number Match Play Area

WINNING NUMBERS YOUR NUMBERS

Front Side of Ticket Legend – Bonus Game Play Area

BONUS
GAME

Back Side of Ticket Legend – Key Symbol Match Winning Symbols

WINNING
SYMBOLS

Back Side of Ticket Legend – Key Symbol Match Your Symbols

YOUR SYMBOLS

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 #811.

4.1 Play Instructions

Front Side of Ticket – Key Number Match Play Area:

Match any of YOUR NUMBERS to any WINNING NUMBER, win the prize shown for that number. Reveal this "SLEIGH" symbol, win that prize instantly. Reveal this "10X" symbol, win 10 TIMES the prize shown for that symbol. Reveal this "20X" symbol, win 20 TIMES the prize shown for that symbol.

Front Side of Ticket – Bonus Game Play Area:

Match 2 like symbols in the same BONUS GAME, win the prize shown.

Back Side of Ticket – Key Symbol Match:

Match any of YOUR SYMBOLS to either WINNING SYMBOL, win the prize shown for that symbol. Reveal this "STAR" symbol, win that prize instantly. Reveal this "ALL" symbol, win all 10 prizes shown on this side of the ticket.

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: Exactly one (1) Key Number Match Play Area on the front side of the Ticket containing exactly eight (8) WINNING NUMBERS Play Symbols, twenty (20) YOUR NUMBERS Play Symbols, twenty (20) PRIZE Symbols; exactly two (2) BONUS GAME Play Areas on the front side of the Ticket containing exactly two (2) BONUS GAME Play Symbols and one (1) BONUS GAME PRIZE Symbol under the scratch-off material. The Ticket must also have: Exactly one (1) Key Symbol Match Play Area on the back side of the Ticket containing exactly two (2) WINNING SYMBOLS Play Symbols, ten (10) YOUR SYMBOLS Play Symbols, and ten (10) PRIZE Symbols 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 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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**TRIPLES
YOUR
PRIZE!**

YOUR 18 LETTERS



PRIZE LEGEND

3 WORDS
\$2

4 WORDS
\$5

5 WORDS
\$10

6 WORDS
\$30

7 WORDS
\$100

8 WORDS
\$300

9 WORDS
\$2,000

10 WORDS
\$20,000

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

SEE BACK FOR
PLAY INSTRUCTIONS.

VOID01-000

\$2

**WIN UP TO
\$20,000!**

**SCRATCH
2
CASH**



**INSTANT GAME RULES
AND GUIDELINES**

INSTANT GAME #812

CROSSWORD TRIPLER

Game Information

Game Number	812
Game Name	CROSSWORD TRIPLER
Game Type	Scratch
Activation Date	11/03/2026
Ticket Price	\$2.00
Starting Ticket	0
Ending Ticket	149
Tickets Per Pack	150

Consolidated Prize Amounts

\$2.00	(Two dollars) or
\$5.00	(Five dollars) or
\$10.00	(Ten dollars) or
\$30.00	(Thirty dollars) or
\$100.00	(One hundred dollars) or
\$300.00	(Three hundred dollars) or
\$2,000.00	(Two thousand dollars) or
\$20,000.00	(Twenty thousand dollars)

Expected Number and Value of Prizes

There will be approximately 3,000,000 tickets in the game.

Instant Prize	Number of Prizes in Game	Chances of Winning	Method of Payment
\$2.00	540,000.00	1: 5.56	Paid by Retailer
\$5.00	160,000.00	1: 18.75	Paid by Retailer
\$10.00	40,000.00	1: 75.00	Paid by Retailer
\$30.00	20,000.00	1: 150.00	Paid by Retailer
\$100.00	1,250.00	1: 2,400.00	Paid by Retailer
\$300.00	200.00	1: 15,000.00	Paid by Retailer
\$2,000.00	25.00	1: 120,000.00	Paid by Lottery
\$20,000.00	25.00	1: 120,000.00	Paid by Lottery

The overall odds are 1: 3.94

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 Iowa Lottery ("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 #812 unless earlier modified or rescinded by the Iowa Lottery Administrator (the “Administrator”).

SECTION 3 – DEFINITIONS

3.1 "Ticket" means an Iowa Instant Game #812 Ticket.

3.2 "Ticket Validation Number" for Instant Game #812 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 “812-100001-000” 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 #812 are as follows:

Your 18 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**

Crossword Puzzle 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	\$\$									

3.7 "Legends":

YOUR 18 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 #812.

4.1 Play Instructions

Scratch the YOUR 18 LETTERS; then scratch the corresponding letters found in the CROSSWORD puzzle. If you have scratched at least 3 complete "words" in the CROSSWORD puzzle, you win the corresponding prize found in the PRIZE LEGEND. If one of the complete "words" contains a "\$\$" symbol, win TRIPLE the prize shown in the PRIZE LEGEND.

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 exactly eighteen (18) YOUR 18 LETTERS Play Symbols and one hundred twenty-one (121) CROSSWORD PUZZLE Play 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 Ticket 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 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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IALottery

\$3

ONE-WORD CROSSWORD

A CHANCE TO WIN WITH ONE-WORD!

▼ \$20

▼ \$100

C		A		Q	U	I	L	L
O	P	U	S		U			A
P		H	U	M	I	D	I	T
E	R	A	N	C	O			O
	P		W	H		T		U
I	T	E	M	I	Z	E	A	T
M			L			S		O
P	E	T	U	L	A	N	T	P
O	A		I			A	L	O
R	X		N	E	A	R		L
T	H	I	N	G		T	O	A
								D

PRIZE LEGEND

FIND	WIN
3 WORDS	\$3
4 WORDS	\$5
5 WORDS	\$10
6 WORDS	\$20
7 WORDS	\$100
8 WORDS	\$200
9 WORDS	\$1,000
10 WORDS	\$30,000

SEE BACK FOR PLAY INSTRUCTIONS.

\$3

\$200 ▲

\$10 ▲

YOUR LETTERS



SCRATCH
2
CASH

VOID01-000

WIN UP TO \$30,000!



**INSTANT GAME RULES
AND GUIDELINES**

INSTANT GAME #813

ONE-WORD CROSSWORD

Game Information

Game Number	813
Game Name	ONE-WORD CROSSWORD
Game Type	Scratch
Activation Date	8/04/2026
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
\$20.00	(Twenty dollars) or
\$100.00	(One hundred dollars) or
\$200.00	(Two hundred dollars) or
\$1,000.00	(One thousand dollars) or
\$30,000.00	(Thirty thousand dollars)

Expected Number and Value of Prizes

There will be approximately 1,800,000 tickets in the game.

Instant Prize	Number of Prizes in Game	Chances of Winning	Method of Payment
\$3.00	252,000.00	1: 7.14	Paid by Retailer
\$5.00	144,000.00	1: 12.50	Paid by Retailer
\$10.00	54,000.00	1: 33.33	Paid by Retailer
\$20.00	18,000.00	1: 100.00	Paid by Retailer
\$100.00	2,370.00	1: 759.49	Paid by Retailer
\$200.00	900.00	1: 2,000.00	Paid by Retailer
\$1,000.00	150.00	1: 12,000.00	Paid by Lottery
\$30,000.00	15.00	1: 120,000.00	Paid by Lottery

The overall odds are 1: 3.82

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 Iowa Lottery ("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 #813 unless earlier modified or rescinded by the Iowa Lottery Administrator (the "Administrator").

SECTION 3 – DEFINITIONS

3.1 "Ticket" means an Iowa Instant Game #813 Ticket.

3.2 "Ticket Validation Number" for Instant Game #813 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 "813-100001-000" 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 #813 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**

Crossword Puzzle 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**

3.7 "Legends":

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 #813.

4.1 Play Instructions

Scratch the YOUR LETTERS; then scratch the corresponding letters found in the CROSSWORD puzzle. If you have scratched at least 3 complete "words" in the CROSSWORD puzzle, you win the corresponding prize found in the PRIZE LEGEND. If one of the complete "words" has a yellow printed line through the entire "word", win the prize shown for that "word". "Words" with a yellow line printed through the entire "word" are played separate from the CROSSWORD puzzle and cannot be combined with "words" on the CROSSWORD puzzle to win a prize.

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 exactly eighteen (18) YOUR LETTERS Play Symbols and one hundred twenty-one (121) CROSSWORD PUZZLE Play 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 Ticket 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 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.



\$5

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CROSSWORD MULTIPLIER

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

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

◀ PUZZLE 2

PUZZLE 2 PRIZE LEGEND

- 3 WORDS \$5
- 4 WORDS \$10
- 5 WORDS \$25
- 6 WORDS \$50

SEE BACK FOR
PLAY INSTRUCTIONS

			W	O	O	L	
C	O	B		X			
			O	P	E	R	A
H		B		N			U
E	A	C	H				D
N		A					I
	S	T	E	R	E	O	

PRIZE MULTIPLIER

Scratch the PRIZE
MULTIPLIER box to
reveal a multiplier. If
you win, multiply any
prize won in either
PUZZLE by the PRIZE
MULTIPLIER shown!

YOUR LETTERS

X	X	X	X	X	X	X	X	X	X
X	X	X	X	X	X	X	X	X	X

WIN UP TO 20X YOUR PRIZE! SCRATCH 2 CASH

VOID01-000

\$5

WIN UP TO \$50,000!



**INSTANT GAME RULES
AND GUIDELINES**

INSTANT GAME #814

**CROSSWORD
MULTIPLIER**

Game Information

Game Number	814
Game Name	CROSSWORD MULTIPLIER
Game Type	Scratch
Activation Date	11/03/2026
Ticket Price	\$2.00
Starting Ticket	0
Ending Ticket	149
Tickets Per Pack	150

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
\$200.00	(Two hundred 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	17,000.00	1: 120.00	Paid by Retailer
\$100.00	3,400.00	1: 600.00	Paid by Retailer
\$200.00	850.00	1: 2,400.00	Paid by Retailer
\$500.00	340.00	1: 6,000.00	Paid by Retailer
\$5,000.00	51.00	1: 40,000.00	Paid by Lottery
\$50,000.00	17.00	1: 120,000.00	Paid by Lottery

The overall odds are 1: 3.84

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 Iowa Lottery ("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 #814 unless earlier modified or rescinded by the Iowa Lottery Administrator (the “Administrator”).

SECTION 3 – DEFINITIONS

3.1 "Ticket" means an Iowa Instant Game #814 Ticket.

3.2 "Ticket Validation Number" for Instant Game #814 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 “814-100001-000” 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 #814 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**

Crossword Puzzle 1 & 2 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										

Prize Multiplier Play Symbols:

1X 2X 5X 10X 20X
1TIMES 2TIMES 5TIMES 10TIMES 20TIMES

3.7 "Legends”:

YOUR LETTERS **PRIZE MULTIPLIER**

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 #814.

4.1 Play Instructions

Scratch the YOUR LETTERS; then scratch the corresponding letters found in PUZZLE 1 and PUZZLE 2. If you have scratched at least 3 complete "words" in PUZZLE 1 or 3 complete "words" in PUZZLE 2, win the corresponding prize shown in the PRIZE LEGEND for that PUZZLE. Win up to 2 times on a ticket.

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 exactly eighteen (18) YOUR LETTERS Play Symbols, one hundred twenty-one (121) CROSSWORD PUZZLE 1 Play Symbols, forty-nine (49) CROSSWORD PUZZLE 2 Play Symbols and one (1) PRIZE MULTIPLIER 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 Ticket 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 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.



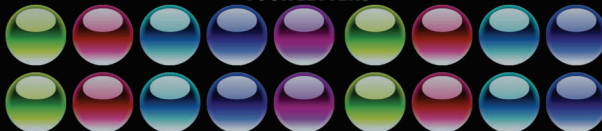
\$10

Visit ialottery.com



\$100,000 CROSSWORD

YOUR LETTERS



WIN UP TO \$100,000!

PUZZLE 1

PRIZE LEGEND FOR BOTH PUZZLES

FIND WIN

4 BLACK WORDS	\$10
2 BLACK WORDS+ 2 RED WORDS	\$20
4 RED WORDS	\$30
5 BLACK WORDS	\$50
3 BLACK WORDS+ 2 RED WORDS	\$100
2 BLACK WORDS+ 3 RED WORDS	\$200
6 BLACK WORDS	\$500
4 BLACK WORDS+ 2 RED WORDS	\$1,000
3 BLACK WORDS+ 3 RED WORDS	\$10,000
6 RED WORDS	\$100,000

	S	C	R	A	P		B	I	A	S	
H			I	A		E				H	
O			G	U	I	D	A	N	C	E	
W					L		N			P	
L	I	G	H	T	S			B	A	H	
			O			P	U			E	
H	A	T	S			C	O	U	G	A	R
	R		T			U	L			D	
		E	V	E	R	G	R	E	E	N	
		N		S		E		N		O	
B	A	L	S	A	M			D	O	W	N

PUZZLE 2

BONUS WORD

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

S P I D E R

BONUS WORD
PRIZE

SEE BACK FOR PLAY INSTRUCTIONS.

VOID01-000

\$10

SCRATCH
2
CASH



**INSTANT GAME RULES
AND GUIDELINES**

INSTANT GAME #815

\$100,000 CROSSWORD

Game Information

Game Number	815
Game Name	\$100,000 CROSSWORD
Game Type	Scratch
Activation Date	11/03/2026
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
\$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)

Expected Number and Value of Prizes

There will be approximately 3,480,000 tickets in the game.

Instant Prize	Number of Prizes in Game	Chances of Winning	Method of Payment
\$10.00	696,000.00	1: 5.00	Paid by Retailer
\$20.00	464,000.00	1: 7.50	Paid by Retailer
\$30.00	14,500.00	1: 240.00	Paid by Retailer
\$50.00	14,500.00	1: 240.00	Paid by Retailer
\$100.00	17,400.00	1: 200.00	Paid by Retailer
\$200.00	8,700.00	1: 400.00	Paid by Retailer
\$500.00	2,320.00	1: 1,500.00	Paid by Retailer
\$1,000	580.00	1: 6,000.00	Paid by Lottery
\$10,000.00	29.00	1: 120,000.00	Paid by Lottery
\$100,000.00	29.00	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 Tickets or if additional Tickets are ordered in the game, the Iowa Lottery ("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 #815 unless earlier modified or rescinded by the Iowa Lottery Administrator (the "Administrator").

SECTION 3 – DEFINITIONS

3.1 "Ticket" means an Iowa Instant Game #815 Ticket.

3.2 "Ticket Validation Number" for Instant Game #815 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 "815-100001-000" 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 #815 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**

Black Crossword Puzzle 1 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										

Black Crossword Puzzle 2 Play Symbols:



Red Crossword Puzzle 2 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 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:

\$10 \$20 \$30 \$50 \$100 \$500
TENDOL TWENTY THIRTY FIFTY ONEHUN FIVHUN

3.7 “Legends”:

YOUR LETTERS BONUS WORD PRIZE

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 #815.

4.1 Play Instructions

Scratch the YOUR LETTERS; then scratch the corresponding letters found in PUZZLE 1, PUZZLE 2 and the BONUS WORD, regardless of color. If you have scratched at least 4 complete “words” across BOTH CROSSWORD PUZZLES, win the corresponding prize shown in the PRIZE LEGEND, based on the color and number of “words” revealed. BONUS WORD: Uncover all 6 letters in the BONUS WORD by scratching the letters that match the YOUR LETTERS play symbols and win the prize shown in the BONUS WORD prize box. The BONUS WORD is played separately 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 1 prize on the PRIZE LEGEND and may win up to 1 prize for the BONUS 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 exactly eighteen (18) YOUR LETTERS Play Symbols, one hundred twenty-one (121) CROSSWORD PUZZLE 1 Play Symbols, one hundred twenty-one (121) CROSSWORD PUZZLE 2 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 Ticket 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 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 or red 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 or red 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.

\$1

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7·11·21[®]

GAME 1

5 + 5 + 5

PRIZE

GAME 2

5 + 5 + 5

PRIZE

GAME 3

5 + 5 + 5

PRIZE

Add all 3 numbers for each game.
If total is 7, 11 or 21 in a single game,
win the prize shown for that game.

**WIN UP TO
\$2,100!**

**SCRATCH
2
CASH**

VOID01-000 ■



**INSTANT GAME RULES
AND GUIDELINES**

INSTANT GAME #816

7-11-21®

Game Information

Game Number	816
Game Name	7-11-21®
Game Type	Scratch
Activation Date	12/01/2026
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
\$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
\$2,100.00	(Two thousand one hundred 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	184,000.00	1: 6.52	Paid by Retailer
\$2.00	48,000.00	1: 25.00	Paid by Retailer
\$5.00	16,000.00	1: 75.00	Paid by Retailer
\$10.00	8,000.00	1: 150.00	Paid by Retailer
\$20.00	4,000.00	1: 300.00	Paid by Retailer
\$50.00	1,300.00	1: 923.08	Paid by Retailer
\$100.00	800.00	1: 1,500.00	Paid by Retailer
\$2,100.00	10.00	1: 120,000.00	Paid by Lottery

The overall odds are 1: 4.58

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 Iowa Lottery ("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 #816 unless earlier modified or rescinded by the Iowa Lottery Administrator (the “Administrator”).

SECTION 3 – DEFINITIONS

3.1 "Ticket" means an Iowa Instant Game #816 Ticket.

3.2 "Ticket Validation Number" for Instant Game #816 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 “816-100001-000” 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 #816 are as follows:

Play Symbols:



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 #816.

4.1 Play Instructions

Add all 3 numbers for each game. If total is 7, 11 or 21 in a single game, win prize shown for that game.

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 exactly nine (9) Play Symbols and three (3) 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 Ticket 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.
- 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.

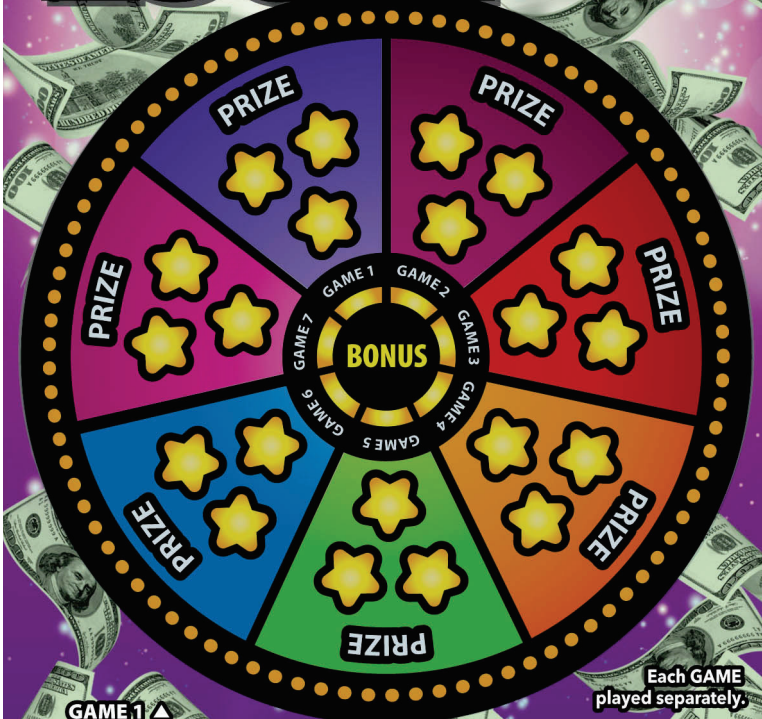
5.5 The Lottery shall not be responsible for Tickets claimed by a player in error for a lower prize at a retailer.

Scratch \$3

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IA Lottery

LUCKY Spin!



Each GAME played separately.

GAME 1 ▲

Match 3 like symbols in any one GAME, win the prize shown for that GAME. Reveal this "SS" symbol in the BONUS circle, win \$15 instantly!

ROW 1	\$	★	\$	ROW 4	\$	★	\$	ROW 7	\$	★	\$
ROW 2	★	\$	★	ROW 5	★	\$	★	ROW 8	★	\$	★
ROW 3	\$	★	\$	ROW 6	\$	★	\$	ROW 9	\$	★	\$

LEGEND	3- = \$30,000	3-7 = \$3,000	3-U = \$300
	3- = \$100	3- = \$30	3- = \$10
			3- = \$3

WIN UP TO \$30,000!

GAME 2 ▲ Match 3 like symbols in the same ROW, win the prize shown in LEGEND. Reveal this "OO" symbol in any ROW, win \$15 instantly! Each ROW played separately.

**SCRATCH
2
CASH**

VOID01-000

\$3



**INSTANT GAME RULES
AND GUIDELINES**

INSTANT GAME #817

LUCKY Spin!

Game Information

Game Number	817
Game Name	LUCKY Spin!
Game Type	Scratch
Activation Date	12/01/2026
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
\$30.00	(Thirty dollars) or
\$50.00	(Fifty dollars) or
\$100.00	(One hundred dollars) or
\$300.00	(Three hundred dollars) or
\$3,000.00	(Three thousand 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	326,400.00	1: 6.25	Paid by Retailer
\$5.00	142,800.00	1: 14.29	Paid by Retailer
\$10.00	61,200.00	1: 33.33	Paid by Retailer
\$15.00	20,400.00	1: 100.00	Paid by Retailer
\$30.00	7,480.00	1: 272.73	Paid by Retailer
\$50.00	2,720.00	1: 750.00	Paid by Retailer
\$100.00	1,020.00	1: 2,000.00	Paid by Retailer
\$300.00	425.00	1: 4,800.00	Paid by Retailer
\$3,000.00	51.00	1: 40,000.00	Paid by Lottery
\$30,000.00	15.00	1: 136,000.00	Paid by Lottery

The overall odds are 1: 3.63

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 Iowa Lottery ("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 #817 unless earlier modified or rescinded by the Iowa Lottery Administrator (the "Administrator").

SECTION 3 – DEFINITIONS

3.1 "Ticket" means an Iowa Instant Game #817 Ticket.

3.2 "Ticket Validation Number" for Instant Game #817 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 "817-100001-000" 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 #817 are as follows:

Game 1 Play Symbols:



Game 1 Bonus Play Symbols:



Game 1 Prize Symbols:



Game 2 Play Symbols:



3.7 “Legends”:

Game 1 Legends:

GAME 1 GAME 2 GAME 3 GAME 4 GAME 5 GAME 6 GAME 7

Game 1 Legend – Prize:

PRIZE

Game 2 Legends:

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

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 #817.

4.1 Play Instructions

Game 1 – Match 3:

Match 3 like symbols in any one GAME, win the prize shown for that GAME. Each GAME played separately.

Game 1 – Bonus:

Reveal this "\$\$" symbol in the BONUS circle, win \$15 instantly!

Game 2 – Match 3:

Match 3 like symbols in the same ROW, win the prize shown in LEGEND. Reveal this "00" symbol in any ROW, win \$15 instantly! Each ROW played separately.

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 exactly twenty-one (21) Play Symbols, one (1) BONUS Play Symbol and seven (7) Prize Symbols in Game 1 and twenty-seven (27) Play Symbols in Game 2 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 Ticket 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 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.



\$5

Visit ialottery.com



GOLD STANDARD

WIN UP TO \$50,000!

BONUS: Match two identical symbols in the BONUS area, win BONUS prize shown.



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

Reveal this "📄" symbol, win that prize instantly. Reveal this "5X" symbol, win 5 TIMES the prize shown for that symbol.

VOID01-000

\$5

WINNING NUMBERS



YOUR NUMBERS



PRIZE
PRIZE
PRIZE
PRIZE
PRIZE
PRIZE
PRIZE
PRIZE
PRIZE
PRIZE
PRIZE
PRIZE
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PRIZE
PRIZE
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PRIZE
PRIZE

WIN UP TO 16 TIMES!

SCRATCH 2 CASH



**INSTANT GAME RULES
AND GUIDELINES**

INSTANT GAME #818

GOLD STANDARD

Game Information

Game Number	818
Game Name	GOLD STANDARD
Game Type	Scratch
Activation Date	12/01/2026
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
\$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)

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
\$5.00	220,000.00	1: 5.45	Paid by Retailer
\$10.00	60,000.00	1: 20.00	Paid by Retailer
\$20.00	20,000.00	1: 60.00	Paid by Retailer
\$50.00	20,000.00	1: 60.00	Paid by Retailer
\$100.00	1,600.00	1: 750.00	Paid by Retailer
\$200.00	800.00	1: 1,500.00	Paid by Retailer
\$1,000.00	120.00	1: 10,000.00	Paid by Lottery
\$50,000.00	6.00	1: 200,000.00	Paid by Lottery

The overall odds are 1: 3.72

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 Iowa Lottery ("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 #818 unless earlier modified or rescinded by the Iowa Lottery Administrator (the “Administrator”).

SECTION 3 – DEFINITIONS

3.1 "Ticket" means an Iowa Instant Game #818 Ticket.

3.2 "Ticket Validation Number" for Instant Game #818 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 “818-100001-000” 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 #818 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 TWYON	22 TWTW	23 TWTHR	24 TWFOR	25 TWFIV	26 TWSX	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 FRFGT	49 FRNIN	 5X WINSX

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 TWYON	22 TWTW	23 TWTHR	24 TWFOR	25 TWFIV	26 TWSX	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 FRFGT	49 FRNIN	

Prize Symbols:



Bonus 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 #818.

4.1 Play Instructions

Match any of YOUR NUMBERS to any WINNING NUMBER, win the prize shown for that number. Reveal this "GOLD BAR" symbol, win that prize instantly. Reveal this "5X" symbol, win 5 TIMES the prize shown for that symbol.

BONUS: Match two identical symbols in the BONUS area, win BONUS 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 exactly five (5) WINNING NUMBERS Play Symbols, fifteen (15) YOUR NUMBERS Play Symbols, fifteen (15) PRIZE Symbols, two (2) BONUS Play Symbols 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 Ticket 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 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

IA Lottery

\$30

\$300,000 CASHWORD

PUZZLE 1

G	R	A	T	U	I	T	Y		C	
O		L	S		E		L			
B	A	C	T	E	R	I	A		U	
L	O			A	R	E				
E	V			K	N	E	S	T		
T	H	E	A	T	E	R				
	U			I			G	U	L	P
A	G	E	N	D	A		A		A	
L	N	A			L	G				
S	A	D	D	L	E	B	A	G		
O										

SCRATCH THE BACK FOR ANOTHER PUZZLE!

QUICK WIN BONUS

PRIZE

Reveal this "\$" symbol and win the prize shown for the QUICK WIN BONUS!

PUZZLE 2

PUZZLE 1 & 2 PRIZE LEGEND

5 WORDS	\$30
6 WORDS	\$40
7 WORDS	\$50
8 WORDS	\$60
9 WORDS	\$70
10 WORDS	\$100
11 WORDS	\$150
12 WORDS	\$250
13 WORDS	\$500
14 WORDS	\$1,000
15 WORDS	\$10,000
16 WORDS	\$300,000

M	O	V	E	M	E	N	T			
O		I	O	O		W	A	Y		
D	O	R	M	A	N	T		I		
E	T	T				I	D	L	E	
R	U					E				
N	E	G	G	P	L	A	N	T		
	T		L	A				O		
	I	M	A	G	I	N	A	R	Y	
	N		R		N		A		B	
	T	W	E	N	T	Y		F		A
							I	T	C	H

BONUS WORD 1

STATIC

BONUS WORD 2

PEBBLE

PRIZE

PRIZE

PUZZLES 1 & 2 YOUR LETTERS



SEE TICKET BACK FOR PLAY INSTRUCTIONS. FRONT AND BACK PLAYS SEPARATELY.

VOID01-000

\$30

WIN UP TO \$300,000!

SCRATCH 2 CASH

PUZZLE 3

			W	O	O	L		
M	O	B		X				
			O	P	E	R	A	
V		B		N			U	
E	A	C	H					D
T		A						I
		S	T	E	R	E	O	

PUZZLE 3 PRIZE LEGEND

3 WORDS	\$30
4 WORDS	\$50
5 WORDS	\$100
6 WORDS	\$250
7 WORDS	\$500
8 WORDS	\$1,000

PUZZLE 3 YOUR LETTERS

Iowa Lottery - \$300,000 CASHWORD

Go to ialottery.com for information about games, promotions and claiming prizes. All mailed prize claims must be sent to official mailing address available at ialottery.com. Prizes over \$600 must be paid by the Iowa Lottery.

Play Instructions:

- A "word" in PUZZLE 1, PUZZLE 2 and PUZZLE 3 must contain at least three (3) letters.
- A "word" in PUZZLE 1, PUZZLE 2 and PUZZLE 3 cannot be formed diagonally.
- "Words" within "words" are not eligible.
- The ticket front is played separately from the ticket back.
- "Words" must appear in an unbroken horizontal or vertical string of letters within the same PUZZLE. An unbroken string of letters: (a) cannot be interrupted by a black box and (b) each "word" must contain every single letter square between two black boxes.
- Every single letter in the unbroken string must: (a) be revealed in the YOUR LETTERS play areas and (b) be included to form a "word".
- 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 or PUZZLE 2, win the corresponding prize found in the PRIZE LEGEND. 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 PUZZLE GRIDS and are not eligible for word counts on the PUZZLE 1 & 2 PRIZE LEGEND. PUZZLE 3 YOUR LETTERS: Scratch the PUZZLE 3 YOUR LETTERS; then scratch the corresponding letters found in PUZZLE 3. 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. Win up to 4 prize amounts plus QUICK WIN BONUS prize 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. PUZZLE 3 YOUR LETTERS can only be used for PUZZLE 3.



Ticket price is \$30. Each ticket has a 1 in 2.28 overall chance of winning. Must be 21 or older to purchase an Iowa Lottery ticket. Prizes including the last top prize may have been claimed prior to end of game. Sign ticket before checking or claiming prizes. Claim prizes within 90 days of Lottery publicly announcing end date for game cashing. All tickets are subject to Lottery Rules and State Law, available at Lottery offices and at ialottery.com. All risks of redeeming the ticket remain with the player. If terminal rejects or retailer disputes the validity of your prize claim, submit claim to Iowa Lottery. If you or someone you know is being impacted by problem gambling, help is available at 1-800-BETSOFF (1-800-238-7633) or www.1800betsoff.org.

Each side plays separately.

Name (please print) FailSafe®

Address ClearMark® Scratch My Back®

City State Zip

Signature (required) Phone

E-mail (optional)

8 1 9 - V O I D 0 1 - 0 0 0 ■





**INSTANT GAME RULES
AND GUIDELINES**

INSTANT GAME #819

\$300,000 CASHWORD

Game Information

Game Number	819
Game Name	\$300,000 CASHWORD
Game Type	Scratch
Activation Date	9/01/2026
Ticket Price	\$30.00
Starting Ticket	0
Ending Ticket	009
Tickets Per Pack	10

Consolidated Prize Amounts

\$30.00	(Thirty dollars) or
\$40.00	(Forty dollars) or
\$50.00	(Fifty dollars) or
\$60.00	(Sixty dollars) or
\$70.00	(Seventy dollars) or
\$100.00	(One hundred dollars) or
\$150.00	(One hundred fifty dollars) or
\$250.00	(Two hundred fifty dollars) or
\$500.00	(Five hundred dollars) or
\$1,000.00	(One thousand dollars) or
\$10,000.00	(Ten thousand dollars) or
\$300,000.00	(Three hundred thousand dollars)

Expected Number and Value of Prizes

There will be approximately 1,680,000 tickets in the game.

Instant Prize	Number of Prizes in Game	Chances of Winning	Method of Payment
\$30.00	336,000.00	1: 5.00	Paid by Retailer
\$40.00	168,000.00	1: 10.00	Paid by Retailer
\$50.00	168,000.00	1: 10.00	Paid by Retailer
\$60.00	30,800.00	1: 54.55	Paid by Retailer
\$70.00	10,500.00	1: 160.00	Paid by Retailer
\$100.00	10,500.00	1: 160.00	Paid by Retailer
\$150.00	5,600.00	1: 300.00	Paid by Retailer
\$250.00	2,800.00	1: 600.00	Paid by Retailer
\$500.00	2,800.00	1: 600.00	Paid by Retailer
\$1,000.00	420.00	1: 4,000.00	Paid by Lottery
\$10,000.00	140.00	1: 12,000.00	Paid by Lottery

\$300,000.00	14.00	1: 120,000.00	Paid by Lottery
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The overall odds are 1: 2.28

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 Iowa Lottery ("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 #819 unless earlier modified or rescinded by the Iowa Lottery Administrator (the "Administrator").

SECTION 3 – DEFINITIONS

3.1 "Ticket" means an Iowa Instant Game #819 Ticket.

3.2 "Ticket Validation Number" for Instant Game #819 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 "819-100001-000" 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 #819 are as follows:

Quick Win Bonus Play Symbols:



Quick Win Bonus Prize Symbols:



Front Side Of Ticket Puzzles 1 And 2 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

Front Side Of Ticket Puzzles 1 And 2 Crossword 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										

Front Side Of Ticket Bonus Word 1 And 2 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										

Front Side Of Ticket Bonus Word Prize Symbols:

\$30 THIRTY \$40 FORTY \$50 FIFTY \$250 TWOFTY

Back Side Of Ticket Puzzle 3 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

Back Side Of Ticket Puzzle 3 Crossword 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										

3.7 "Legends":

QUICK WIN BONUS PUZZLES 1 & 2 YOUR LETTERS PRIZE PUZZLE 3 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 #819.

4.1 Play Instructions

Front Side Of Ticket – Puzzles 1 And 2 Play Instructions:

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 or PUZZLE 2, win the corresponding prize found in the PRIZE LEGEND.

Front Side Of Ticket – Quick Bonus Play Instructions:

Reveal this “MONEYBAG” symbol and win the prize shown for the QUICK WIN BONUS!

Front Side Of Ticket – Bonus Words Play Instructions:

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 PUZZLE GRIDS and are not eligible for word counts on the PUZZLE 1 & 2 PRIZE LEGEND.

Back Side Of Ticket – Puzzle 3 Play Instructions:

PUZZLE 3 YOUR LETTERS: Scratch the PUZZLE 3 YOUR LETTERS; then scratch the corresponding letters found in PUZZLE 3. 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. Win up to 4 prize amounts plus QUICK WIN BONUS prize 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. PUZZLE 3 YOUR LETTERS can only be used for PUZZLE 3.

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 exactly twenty (20) PUZZLE 1 & 2 YOUR LETTERS Play Symbols, one hundred twenty-one (121) CROSSWORD PUZZLE 1 Play Symbols, one hundred twenty-one (121) CROSSWORD PUZZLE 2 Play Symbols, six (6) BONUS WORD 1 Play Symbols, six (6) BONUS WORD 2 Play Symbols and two (2) BONUS WORD Prize Symbols on the front of the Ticket; exactly twenty (20) PUZZLE 3 YOUR LETTERS Play Symbols and forty-nine (49) PUZZLE 3 Play Symbols on the back 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 Ticket 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 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.