



**INSTANT GAME RULES
AND GUIDELINES**

INSTANT GAME #495

Joker

SECTION 1 - PURPOSE OF GUIDELINES

These game specific rules and guidelines are issued pursuant to Iowa Code Section 99G.9(4) (2019) and are intended to supplement the Iowa Lottery's administrative rules published in the Iowa Administrative Code-531. In the event of inconsistency, these game specific rules control any contrary administrative code provisions.

SECTION 2 - EFFECTIVE DATE

These rules become effective on August 31, 2020, and will remain effective through the announced end of Instant Game #495 unless earlier modified or rescinded by the Iowa Lottery Authority CEO.

SECTION 3 - DEFINITIONS

- 3.1 "TICKET" means an Iowa Instant Game #495 Ticket.
- 3.2 "TICKET Validation Code" for Instant Game #495 is the unique ten (10) character code printed in the game play area on the front of the Ticket underneath the rub-off area and overprint.
- 3.3 "Pack" means a pack of fanfolded Instant Game Tickets which are attached to each other by perforations. These fanfolded tickets are packed in plastic shrink wrapping. In Instant Game #495, a "Pack" shall consist of 60 Instant Game Tickets fanfolded bearing a common Pack Number and having a Ticket Number starting at 000 and continuing through 059.
- 3.4 "Pack Ticket Number" is the twelve (12) digit number of the form 495-100001-000 printed on the back of the ticket and above the barcode in black ink. This number shall also appear on the front of the ticket in the abbreviated form 100001-000. A Universal Product Code (UPC) Number shall also be printed on the back of the Ticket.
- 3.5 "Game Play Area Symbols" for Instant Game #495 are as follows: There is one (1) play area with fifteen (15) PLAY spots with corresponding PRIZE spots. Possible PLAY SYMBOLS and PRIZE SYMBOLS are listed below. The Game Play Area Symbols and their related Captions will be imaged in black ink.

PLAY SYMBOLS






PRIZE SYMBOLS



- 3.6 “Legends”: The legend CHECK YOUR TICKET will be base printed in magenta above the Validation Data Matrix Barcode.
- 3.7 A “Non-winning Ticket” is defined as an Iowa Instant Game #495 Ticket which is not intended to be a winning ticket.

SECTION 4 - DETERMINATION OF INSTANT PRIZE WINNERS

- 4.1 “Game Play Area”: Joker is an Instant Ticket game which consists of one (1) play area with fifteen (15) PLAY spots with corresponding PRIZE. The play area is to be scratched to reveal the imaged symbols. Reveal the “” symbol, win prize shown for that symbol. Reveal the “” symbol, win 5 TIMES the prize shown for that symbol. Reveal the “” symbol, win all 15 prizes shown. Players can win the following consolidated prizes:

\$ 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
\$ 500.00	(Five hundred dollars) or
\$ 1,000.00	(One thousand dollars) or
\$ 50,000.00	(Fifty thousand dollars)

- 4.2 No portion of the display printing nor any extraneous matter whatever shall be usable or playable as a part of the Instant Game.
- 4.3 In all events, the determination of prize winners shall be subject to the general Ticket validation requirements set forth in Section 6 of these Rules and the requirements set out on the back of each Instant Game Ticket.
- 4.84 The Ticket Validation Number (including any portion thereof) is not a Play Symbol and is not usable as such.

SECTION 5 - NUMBER AND VALUE OF INSTANT PRIZES

There will be approximately 1,006,320 Tickets in the game. The expected number and value of prizes in the game are as follows:

Instant Prize	Number of Prizes	Chances of Winning	Method of Payment
\$ 5.00	184,485	1:5.45	Paid by Retailer
\$ 10.00	67,109	1:15.00	Paid by Retailer
\$ 25.00	16,737	1:60.13	Paid by Retailer
\$ 50.00	8,400	1:119.80	Paid by Retailer
\$ 100.00	1,434	1:701.76	Paid by Retailer
\$ 500.00	251	1:4,009.24	Paid by Retailer
\$ 1,000.00	100	1:10,063.20	Paid by Lottery
\$ 50,000.00	8	1:125,790.00	Paid by Lottery

The overall odds are 1:3.61

SECTION 6 - INSTANT TICKET VALIDATION REQUIREMENTS

Besides meeting all of the other requirements in these rules and as printed on the back of each Instant Game Ticket, the following Validation Requirements will apply with regard to the Instant Game Tickets in Iowa Instant Game #495.

- 6.1 To be a valid Instant Game Ticket, all of the following requirements must be met:
- A. The Ticket must be complete, and not miscut, and have exactly fifteen (15) play spots with corresponding PRIZE and their related Captions appearing under the rub-off in the Game Play area. The ticket front must have exactly one (1): Inventory Control Barcode; Legend CHECK YOUR TICKET and related Validation Data Matrix Barcode in the SCRATCH 2 CASH area; Pack-Ticket Number; Validation Number under the rub-off area. The ticket back must have exactly one (1): 12of5 Barcode with human readable game-pack-ticket number appearing above it; UPC Barcode.
 - B. Each of the Play/Prize Symbols and Captions must be present in its entirety and must be fully legible.
 - C. Each of the Play/Prize Symbols and Captions must be printed in black ink.
 - D. The ticket shall be intact.
 - E. The Pack Ticket Number and Ticket Validation Number must be present in their entirety and be fully legible. The Ticket Validation Number shall correspond, using the Lottery's codes, to the Play Symbols on the Ticket.
 - F. The ticket shall not be mutilated, altered, unreadable, reconstituted, or tampered with in any manner.
 - G. The Ticket must not be counterfeit in whole or in part.

- H. The Ticket Validation Number and the Pack Ticket Number shall be printed in black ink.
 - I. The Ticket must have been issued by the Lottery in an authorized manner.
 - J. The Ticket must not be stolen nor appear on any list of omitted Tickets on file at the Lottery.
 - K. The Play Symbols and Captions, Prize Symbols and Captions, Ticket Validation Number and Pack Ticket Number must be right side up and not reversed in any manner.
 - L. The Ticket Validation Numbers of an apparent winning Ticket shall appear on the Lottery's official list of Ticket Validation Numbers of winning Tickets; and a Ticket with that Ticket Validation Number shall not have been paid previously.
 - M. The Ticket must not be blank or partially blank, mis-registered, defective, or printed or produced in error.
 - N. The Game Play Area must be exactly as described in paragraphs 3.5 and 3.6.
 - O. Each of the Play Symbols and Captions, Prize 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; the Pack Ticket Number must correspond precisely to the artwork on file at the Lottery; and the Ticket Validation Number must be printed in the Ticket Validation Font and must correspond precisely to the artwork on file at the Lottery.
 - P. The display printing must be regular in every respect and correspond precisely with the artwork on file at the Lottery.
 - Q. The Ticket must pass all additional validation tests provided for in the Rules of the Iowa Lottery and confidential validation tests of the Lottery.
- 6.2 A Ticket which fails any of the Lottery's validation checks is invalid and ineligible for any prize. The CEO may replace an invalid Ticket with an 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 CEO shall be the replacement of the defective Ticket with an unplayed Ticket from the same game or any other game, or a refund of the sale price of the Ticket. By purchasing or lawfully obtaining a Ticket, a player agrees to the terms of these rules, including but not limited to the limitation of the remedy for an invalid or defective Ticket.

SECTION 7 - INSTANT TICKET CLAIM PERIOD AND TICKET RESPONSIBILITY

- 7.1 All game prizes must be claimed within ninety (90) days of the announced end of the game. All mailed prize claims must be sent to the official mailing address available at

ialottery.com, and received by the Lottery prior to the expiration of the claim period set forth above. Any prize not claimed within the period specified herein and in the manner specified on the back of each Ticket shall be forfeited. In the event the last day to claim a prize falls on a Saturday, a Sunday, a legal holiday or any other day appointed or recommended by the Governor of Iowa or the President of the United States as a day of fasting or thanksgiving, the time to claim shall be extended to the close of business on the next day thereafter when Lottery offices are open for business. The Lottery reserves the right to require the claimant to claim a prize in person, including but not limited to when claimant is legally required to fill out tax forms in order to claim the prize.

- 7.2 An instant game Ticket is a bearer instrument until signed on the back by the owner.
- 7.3 The Lottery shall not be responsible for lost or stolen Tickets.
- 7.4 The Lottery shall not be responsible for Tickets lost in the mail, mailed to an incorrect address or mailed to an address other than the addresses specified by the Lottery to receive prize claims, or tickets not received by the Lottery before the expiration of the claim period set forth in these rules.
- 7.5 The Lottery shall not be responsible for Tickets claimed by a player in error for a lower prize at a Retailer.

SECTION 8 - PRICE OF TICKET

The price of an Instant Game #495 Ticket is \$5.00.