



**INSTANT GAME RULES  
AND GUIDELINES**

**INSTANT TICKET GAME #537**

**\$100,000 MEGA  
CROSSWORD**

### **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 chapter 531. In the event of inconsistency, these game specific rules control any contrary administrative code provisions.

### **SECTION 2 - EFFECTIVE DATE**

These rules become effective March 1, 2021 and will remain effective through the announced end of Instant Game #537 unless earlier modified or rescinded by the Lottery Authority CEO.

### **SECTION 3 - DEFINITIONS**

3.1 "Ticket" means an Iowa Instant Game #537 Ticket.

3.2 "Ticket Validation Codes" for Instant Game #537 is the unique ten (10) character code printed on the front of the ticket, along the right side of the YOUR LETTERS play area in a vertical position underneath the game scratch-off coating and overprint.

3.3 "Pack" means a pack of fanfolded Instant Game Tickets which are attached to each other by perforations. These fanfolded Tickets are packed in plastic shrink wrapping. In Instant Game #537, a "Pack" shall consist of 30 Instant Game Tickets fanfolded bearing a common pack number and having a Ticket number starting at 000 and continuing through 029.

3.4 "Pack-Ticket Number" is the 12-digit number of the form 537-100001-000 printed on the back of the ticket and above the barcode in black ink. This number shall also appear on the front of the ticket in the abbreviated form 100001-000. A Universal Product Code (UPC) number shall also be printed on the back of the Ticket.

3.5 "Play Symbols" for Instant Game #537 are as follows:

Twenty (20) of the following Play Symbols appear under the YOUR LETTERS rub-off area on the front of the Ticket in Symbol Font.

YOUR LETTERS

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

Instant Game #537 contains two (2) CROSSWORD PUZZLE grids and one (1) BONUS WORD. Each CROSSWORD PUZZLE grid has one hundred and twenty-one (121) Play Spots, eleven (11) spaces high by eleven (11) spaces wide. The BONUS WORD has six (6) spaces. Translucent scratch-off material is laid over the top of the Play Spots for the two (2) CROSSWORD PUZZLE grids and over the top of the Play Spots for the BONUS WORD allowing the following imaged symbols to show through:

GRID 1 & BONUS WORD LETTERS

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

GRID 2 WORD LETTERS

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 Symbol and Captions are shown below:

BONUS WORD PRIZE SYMBOLS

\$10.00      \$20.00      \$30.00      \$50.00      \$100  
TEN          TWENTY      THIRTY      FIFTY      ONE HUND

The Play Symbols and Prize Symbols will be printed in black with the exception of the second (2) CROSSWORD PUZZLE grid letters which will be printed in red.

3.6 “Legends” The legends YOUR LETTERS and BONUS WORD PRIZE will be imaged in black above their respective play areas. The vertical and horizontal lines on the CROSSWORD PUZZLES play areas and the BONUS WORD play area will be imaged in black. The box around each of the twenty (20) YOUR LETTERS there will be imaged in black. The legend CHECK YOUR TICKET will be printed in magenta above the Validation Data Matrix Barcode.

3.7 A "Non-Winning Ticket" is defined as an Iowa Instant Game #537 Ticket which is not intended to be a winning Ticket.

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

4.1 Scratch each of YOUR LETTERS and then scratch the corresponding letters found in BOTH CROSSWORD PUZZLES and the BONUS WORD, regardless of color. If you have scratched at least 4 complete words across BOTH CROSSWORD PUZZLES, win the corresponding prize found in the PRIZE LEGEND, based on the words’ color(s). BONUS WORD: Uncover all 6 letters in the BONUS WORD by scratching the letters that match YOUR LETTERS and win the prize shown in the Bonus Word prize box. The BONUS WORD is played separate from the CROSSWORD PUZZLES and cannot be combined with words on the CROSSWORD PUZZLE grids to win a prize. Win up to 2 times on a ticket. Players may win up to one prize on the prize legend and may win up to one prize for the Bonus Word.

The consolidated prize amounts are as follows:

\$ 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)

4.2 No portion of the display printing nor any extraneous matter whatsoever shall be usable or playable as a part of the Instant Game.

4.3 In all events, the determination of prize winners shall be subject to the general Ticket validation requirements set forth in Section 6 of these Rules and the requirements set out on the back of each Instant Game Ticket.

4.4 The Ticket Validation Number (including any portion thereof) is not a Play Symbol and is not usable as such.

**SECTION 5 - NUMBER AND VALUE OF INSTANT PRIZES**

There will be approximately 4,532,940 tickets. The expected number and value of prizes in the game are as follows:

Instant Prize	Number of Prizes in Game	Chances of Winning	Method of Payment
\$ 10.00	755,490	1: 6.00	Paid by Retailer
\$ 20.00	302,196	1: 15.00	Paid by Retailer
\$ 30.00	151,098	1: 30.00	Paid by Retailer
\$ 50.00	151,098	1: 30.00	Paid by Retailer
\$ 100.00	11,346	1: 399.52	Paid by Retailer
\$ 200.00	2,836	1: 1,598.36	Paid by Retailer
\$ 500.00	1,134	1: 3,997.30	Paid by Retailer
\$ 1,000.00	378	1: 11,991.90	Paid by Lottery
\$ 10,000.00	76	1: 59,643.95	Paid by Lottery
\$ 100,000.00	38	1: 119,287.89	Paid by Lottery

Overall odds are 1: 3.30.

**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 #537.

6.1 To be a valid Instant Game Ticket, all of the following requirements must be met:

- A. The Ticket must be complete, and not miscut, and have exactly one YOUR LETTERS Play Symbol appearing under each of the twenty (20) rub-off spots on the front of the Ticket in the YOUR LETTERS play areas. Exactly one Play Symbol or one black square must appear in each of the one hundred and twenty one (121) CROSSWORD PUZZLE 1 Grid Play Spots on the front of the Ticket;

exactly one Play Symbol or one black square must appear in each of the one hundred and twenty one (121) CROSSWORD PUZZLE 2 Grid Play Spots on the front of the Ticket; exactly one Play Symbol must appear in each of the six (6) BONUS WORD Play Spots on the front of the Ticket; exactly one Prize symbol must appear in the BONUS WORD PRIZE play area on the front of the Ticket, exactly one legend must appear above the YOUR LETTERS play area; exactly one legend must appear above the BONUS WORD PRIZE play area; exactly one legend CHECK YOUR TICKET must appear above the Validation Data Matrix Barcode in the SCRATCH 2 CASH area. The ticket must also have exactly one Pack-Ticket Number, exactly one Validation Number, exactly one Inventory Tracking Barcode, exactly one Validation Data Matrix Barcode printed on the front of the ticket. The ticket must also have exactly one Validation/Inventory Barcode with the game number and pack and ticket number appearing above the barcode and exactly one Inventory Tracking Barcode on the back of the ticket.

- B. Each of the Play Symbols must be present in its entirety and be fully legible.
- C. Each of the Play Symbols must be printed in black ink except for the letters found in the second CROSSWORD PUZZLE which will be printed in red ink.
- D. The Ticket shall be intact.
- E. The Pack-Ticket Number and Ticket Validation Number must be present in their entirety and be fully legible. The Ticket Validation Number shall correspond, using the Lottery's codes, to the Play Symbols on the Ticket.
- F. The Ticket must not be mutilated, altered, unreadable, reconstituted, or tampered with in any manner.
- G. The Ticket must not be counterfeit in whole or in part.
- H. The Ticket Validation Number and the Pack-Ticket Number shall be printed in black ink.
- I. The Ticket must have been issued by the Lottery in an authorized manner.
- J. The Ticket must not be stolen nor appear on any list of omitted Tickets on file at the Lottery.
- K. The Play Symbols, Ticket Validation Number and Pack-Ticket Number must be right side up and not reversed in any manner.
- L. The Ticket Validation Numbers of an apparent winning Ticket shall appear on the Lottery's official list of Validation Numbers of winning Tickets; and a Ticket with that Validation Number shall not have been paid previously.
- M. The Ticket must not be blank or partially blank, misregistered, defective, or printed or produced in error.
- N. The game play area must be exactly as described in paragraph 3.5.

- O. Each of the Play Symbols on the Ticket must be printed in the Symbol Font and must correspond precisely to the artwork on file at the Lottery; each of the legends must correspond precisely to the artwork on file at the Lottery; the Pack-Ticket number must correspond precisely to the artwork on file at the Lottery; and the Ticket Validation Numbers must be printed in the Validation Font and must correspond precisely to the artwork on file at the Lottery.
- P. The display printing must be regular in every respect and correspond precisely with the artwork on file at the Lottery.
- Q. The Ticket must pass all additional validation tests provided for in the Rules of the Iowa Lottery and confidential validation tests of the Lottery.

6.2 A Ticket which fails any of the Lottery's validation checks is invalid and ineligible for any prize. The CEO may replace an invalid Ticket with an unplayed Ticket from the same game or any other game. If a defective Ticket is purchased, the only responsibility or liability of the CEO shall be the replacement of the defective Ticket with an unplayed Ticket from the same game or any other game, or a refund of the sale price of the ticket.

#### **SECTION 7 - INSTANT TICKET CLAIM PERIOD AND TICKET RESPONSIBILITY**

7.1 All game prizes must be claimed within 90 days of the announced end of the game. All mailed prize claims must be sent to the official mailing address available at ialottery.com, and received by the Lottery prior to the expiration of the claim period set forth above. Any prize not claimed within the period specified herein and in the manner specified on the back of each Ticket shall be forfeited. In the event the last day to claim a prize falls on a Saturday, a Sunday, a legal holiday or any other day appointed or recommended by the Governor of Iowa or the President of the United States as a day of fasting or thanksgiving, the time to claim shall be extended to the close of business on the next day thereafter when Lottery offices are open for business. The Lottery reserves the right to require the claimant to claim a prize in person, including but not limited to when claimant is legally required to fill out tax forms in order to claim the prize.

7.2 An instant game Ticket is a bearer instrument until signed on the back by the owner.

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

7.4 The Lottery shall not be responsible for Tickets lost in the mail, mailed to an incorrect address or mailed to an address other than the addresses specified by the Lottery to receive prize claims, or tickets not received by the Lottery before the expiration of the claim period set forth in these rules.

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

#### **SECTION 8 - PRICE OF TICKET**

The price of an Instant Game #537 ticket is \$10.00.