$10

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$100,000 CROSSWORD

YOUR LETTERS



WIN UP TO $100,000!

PUZZLE 1

	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

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

PUZZLE 2

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

BONUS WORD

S	P	I	D	E	R

BONUS WORD PRIZE

SCRATCH 2 CASH

SEE BACK FOR PLAY INSTRUCTIONS.

VOID01-000

$10

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:



Bonus Word 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 #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.