



**PULL-TAB GAME RULES
AND GUIDELINES**

PULL-TAB GAME #95

KARAT CAKES

Section 1 - PURPOSE OF RULES

These game specific rules are issued pursuant to Iowa Code section 99G.9(4) (2019) and are intended to specify only details and restrictions applicable to a particular pull-tab game as opposed to pull-tab games in general. These game specific rules expressly incorporate the Iowa Lottery's administrative rules, which appear in Chapter 531 of the Iowa Administrative Code. Except for administrative rules relating to the Lottery's responsibility for invalid or defective tickets, in the event of inconsistency, these game specific rules control any contrary administrative code provisions.

Section 2- EFFECTIVE DATE

These rules become effective on April 22, 2019 and will remain effective until modified or rescinded by the Iowa Lottery Authority CEO.

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

- 3.1** "Ticket" means an Iowa Pull-tab Game #95 Ticket.
- 3.2** "Play Symbols" consist of pictures of a JACKPOT, 6 Stacked Gold Bars, Diamond, Crown, Treasure Chest, Scale, Golden Dollar Sign, Bell, Carrot, Carrot Cake and Cash. Specific combinations of these symbols appear under each tab on the back of the ticket. Tickets winning the jackpot prize will have the word "JACKPOT" printed horizontally across 1 entire pull-tab window with the jackpot amount won printed perpendicular to the JACKPOT play symbol in the far left side of the single pull-tab window with an arrow over the top of the JACKPOT prize symbol. Jackpot prize amounts are won with a single jackpot symbol and arrow in the same pull-tab window, and all other prizes are won with 3 winning symbol combinations printed vertically or diagonally and connected with an arrow for each winning combination. On tickets that win an amount other than the jackpot prize, the total amount won will also appear in black on the far left but on the lower most winning arrowhead tab showing the total dollar amount the ticket pays.
- 3.3** "Unit" means a shrink-wrapped "sleeve" of pull-tab tickets containing 540 tickets.
- 3.4** "Carton" means a box containing four units of pull-tab tickets.
- 3.5** "Unit Serial Number" is the nine digit number appearing on the front of the ticket.

Section 4 - DETERMINATION OF WINNING TICKET

"Karat Cakes" is played by peeling apart the five tabs located on the back of the ticket. Check all five tab areas.

If a player reveals the top jackpot amount printed alongside the JACKPOT winning symbol with an arrow through it 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.

Three symbols are printed under each tab. If three consecutive 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.

If a player reveals the “JACKPOT” symbol and its corresponding arrow in a single window tab, they win the \$2,000 prize. Return the ticket to the player along with the claim form to claim at a Lottery office.

The prize amounts are as follows:

JACKPOT	\$2,000.00
2 6 Stacked Gold Bars and 1 Diamond	\$200.00
2 6 Stacked Gold Bars and 1 Crown	\$100.00
2 6 Stacked Gold Bars and 1 Treasure Chest	\$50.00
2 6 Stacked Gold Bars and 1 Scale	\$25.00
2 6 Stacked Gold Bars and 1 Gold Dollar Sign	\$10.00
2 6 Stacked Gold Bars and 1 Bell	\$5.00

Section 5 - NUMBER AND VALUES OF PRIZES PER UNIT OF TICKETS

There are 15 JACKPOT prizes of \$2,000 available in the game.

Prize	Number of Winners	Prize Payout
\$200.00	2	\$400.00
\$100.00	1	\$100.00
\$50.00	3	\$150.00
\$25.00	3	\$75.00
\$10.00	20	\$200.00
\$5.00	151	\$755.00

169 winning tickets receive \$1,680.00.

The overall odds of winning a prize in this game are 1 in 3,204.22.

Section 6 - VALIDATION REQUIREMENTS

- A. 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.
- B. 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.
- C. Pay the amount indicated by the prize code, with the exception of the \$2,000.00 prizes. Players must claim \$2,000.00 jackpot prizes by bringing their original ticket and a claim form to any Lottery office.
- D. Destroy the prize code before disposing of the ticket unless it is a \$2,000 JACKPOT prize winner.

Section 7 - PRICE

The price of a Pull-Tab Game #95 Ticket is \$5.00.

Section 8 - CLAIMS AND TICKET RESPONSIBILITY

- 8.1** All prizes, except a \$2,000.00 jackpot prize, must be claimed at the place of business of the retailer, which sold the ticket. If a player wins a \$2,000.00 prize, the player must retain their ticket to claim the \$2,000.00 prize at any Lottery office.
- 8.2** A pull-tab 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 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 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.