

**KENTUCKY LOTTERY CORPORATION
OFFICE OF THE PRESIDENT
RULES AND REGULATIONS
“BINGO CROSSWORD” SCRATCH OFF GAME NO. 134**

1. GENERAL PROVISIONS

“BINGO CROSSWORD” tickets are governed by these Game Rules and Regulations and the **General Rules Governing Instant (Scratch-off) Games (“Scratch-off General Rules”)**, which are incorporated herein by reference in their entirety. **The Scratch-off General Rules together with these Game Rules and Regulations govern all matters and claims relating to Scratch-off Games including tickets, transactions, drawings, prizes and prize claims. These Rules contain the sole and exclusive remedy for such claims.**

“BINGO CROSSWORD” tickets shall be made available for sale at the discretion of the President of the Kentucky Lottery Corporation. The price of each ticket shall be Three Dollars (\$3.00).

2. GAME SUMMARY

Each “BINGO CROSSWORD” ticket consists of scratch-off material covered play areas containing a total of one hundred seventy-three (173) Play Spots (one hundred (100) “BINGO CARDS 1-4” Play Spots, twenty-four (24) “CALLER’S CARD” Play Spots, and forty-nine (49) “CROSSWORD” Play Spots). The player determines if the ticket is a winner by removing the scratch-off material from the play areas. The player will scratch the “CALLER’S CARD” Play Area to reveal twenty-four (24) “CALLER’S CARD NUMBERS” Play Symbols. For each “CALLER’S CARD NUMBERS” Play Symbol” revealed, the player must scratch the same “BINGO CARDS NUMBER” symbol each time it is found on CARDS 1-4. The player will reveal either “BINGO CARD NUMBER” symbols or “CROSSWORD SYMBOLS” letters. The player will continue until all matching “CALLER’S CARD NUMBERS” Play Symbols on CARDS 1-4 have been scratched. If the player reveals a complete line, four (4) corners, or an “X” on any CARD, the player shall win the corresponding prize for that CARD. Each CARD is played separately. Only the highest prize won is paid for each CARD. Then, for each “CROSSWORD SYMBOLS” letter revealed on CARDS 1-4, the player must rub any matching “CROSSWORD SYMBOLS” letter revealed each time it appears on the “CROSSWORD” Play Area. The player will continue until all matching “CROSSWORD SYMBOLS” letters in the “CROSSWORD” Play Area have been rubbed. If the player reveals three (3) or more complete words in the “CROSSWORD” Play area, the player shall win the corresponding prize shown on the “CROSSWORD LEGEND.” Each possible complete word consists of three (3) or more unbroken letters, occupies an entire word space in the “CROSSWORD”, is not interrupted by a black space, is not formed by linking letters diagonally, and is not formed by reading letters from the bottom to the top. The player must match all of the letters in a possible complete word in order to complete the word. Only the highest prize won on “CROSSWORD LEGEND” is paid. A player may win up to five (5) times and up to Forty Thousand Dollars (\$40,000) on each “BINGO CROSSWORD” ticket.

The game consists of approximately 1,920,000 tickets ordered. The approximate number of winners and the value of the prizes, along with the approximate odds of winning based on 1,920,000 tickets ordered, are listed below.

The determination of prize winners is subject to validation pursuant to the following Prize Structure and as set forth in the Scratch-off General Rules, respectively.

“BINGO CROSSWORD”

Instant Game #134

Prize Structure

<u>PRIZE</u>	<u>TOTAL EXPECTED WINNERS</u>	<u>CONSOLIDATED ODDS OF 1:</u>
\$3	211,200	9.09
\$5	134,400	14.29
\$10	76,800	25.00
\$15	38,400	50.00
\$20	19,200	100.00
\$40	12,896	148.88
\$100	160	12,000.00
\$600	80	24,000.00
\$40,000	4	480,000.00
TOTAL GAME ODDS		3.89

BASED ON 1,920,000 TICKETS ORDERED
PRIZE FUND \$3,773,440.00 (65.51%)

REORDER SUBJECT TO SECTION 5

3. **GAME SYMBOLS** – The Game Symbols for “BINGO CROSSWORD” are set forth below.

The exact Game Symbols as set forth in these Game Rules and Regulations must appear over top the rub-off area of the “CARDS 1-4” play areas of the ticket.

- a. **“BINGO CARDS 1-4 NUMBERS SECOND PASS” Play Symbols:** There are one hundred (100) “BINGO CARDS 1-4 NUMBERS SECOND PASS” Play Spots. The Symbols will appear in black in positive as shown below.

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 *

The exact Game Symbols as set forth in these Game Rules and Regulations must appear beneath the rub-off area of the ticket.

- b. **“CALLER’S CARD” Play Symbols:** There are twenty-four (24) “CALLER’S CARD” Play Spots. The symbols will appear in black in positive as shown below.

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

- c. **“BINGO CARDS 1-4 LETTERS FIRST PASS” Play Symbols:** There are one hundred (100) “BINGO CARDS 1-4 LETTERS FIRST PASS” Play Spots. The Symbols will appear in black in positive as shown below.

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

Each letter revealed under the rub-off area of “BINGO CARDS 1-4” is in play for the “CROSSWORD” GAME and will be accompanied by a “BINGO CARDS 1-4 CAPTION” Number, which is in play for the main “BINGO GAMES 1-4”.

- d. **“BINGO CARDS 1-4 CAPTIONS FIRST PASS” Play Symbols:** There are one hundred (100) “BINGO CARDS 1-4 CAPTIONS FIRST PASS” Play Spots. The Symbols will appear in black in positive as shown below.

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

- e. **“BINGO CARDS 1-4 NUMBERS FIRST PASS” Play Symbols:** There are one hundred (100) “BINGO CARDS 1-4 NUMBERS FIRST PASS” Play Spots. The Symbols will appear in black in positive as shown below.

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

- f. **“CROSSWORD” Play Symbols:** There are forty-nine (49) “CROSSWORD” Play Spots. The Symbols will appear in black in positive as shown below.



- g. **Legend:** The below Legend will be imaged in the play area.

CALLER'S CARD

4. **DETERMINATION OF “BINGO CROSSWORD” PRIZE WINNERS**

The determination of prize winners is subject to “Ticket Validation Requirements” and “Claim Period” set forth in the Scratch-off General Rules, and as set forth below:

Each “**BINGO CROSSWORD**” ticket consists of scratch-off material covered play areas containing a total of one hundred seventy-three (173) Play Spots (one hundred (100) “CARDS 1-4” Play Spots, twenty-four (24) “CALLER’S CARD” Play Spots, and forty-nine (49) “CROSSWORD” Play Spots). The player determines if the ticket is a winner by removing the scratch-off material from the play areas. The player will scratch the “CALLER’S CARD” Play Area to reveal twenty-four (24) “CALLER’S CARD NUMBERS” Play Symbols. For each “CALLER’S CARD NUMBERS” Play Symbol” revealed, the player must scratch the same “BINGO CARDS NUMBER” symbol each time it is found on CARDS 1-4. The player will reveal either “BINGO CARD NUMBER” symbols or “CROSSWORD SYMBOLS” letters. The player will continue until all matching “CALLER’S CARD NUMBERS” Play Symbols on CARDS 1-4 have been scratched. If the player reveals a complete line, four (4) corners, or an “X” on any CARD, the player shall win the corresponding prize for that CARD. Each CARD is played separately. Only the highest prize won is paid for each CARD. Then, for each “CROSSWORD SYMBOLS” letter revealed on CARDS 1-4, the player must rub any matching “CROSSWORD SYMBOLS” letter revealed each time it appears on the “CROSSWORD” Play Area. The player will continue until all matching “CROSSWORD SYMBOLS” letters in the “CROSSWORD” Play Area have been rubbed. If the player reveals three (3) or more complete words in the “CROSSWORD” Play area, the player shall win the corresponding prize shown on the “CROSSWORD LEGEND.” Each possible complete word consists of three (3) or more unbroken letters, occupies an entire word space in the “CROSSWORD”, is not interrupted by a black space, is not formed by linking letters diagonally, and is not formed by reading letters from the bottom to the top. The player must match all of the letters in a possible complete word in order to complete the word. Only the highest prize won on “CROSSWORD LEGEND” is paid. A player may win up to five (5) times and up to Forty Thousand Dollars (\$40,000) on each “BINGO CROSSWORD” ticket. The prizes that may be awarded are as follows:

\$3	=	(Three Dollars) or
\$5	=	(Five Dollars) or
\$10	=	(Ten Dollars) or

\$15	=	(Fifteen Dollars) or
\$20	=	(Twenty Dollars) or
\$40	=	(Forty Dollars) or
\$100	=	(One Hundred Dollars) or
\$600	=	(Six Hundred Dollars) or
\$40,000	=	(Forty Thousand Dollars).

5. REORDER

If determined by the KLC's President or her designee, and as set forth in the General Rules, this game (KY-134) is subject to a full reorder of tickets. The reorder may consist of one of the prize structures set out below.

Reorder Amount: Full Reorder Order Quantity: 1,920,000 tickets Pool Size: 120,000 tickets		
Tier	\$ Prize	Winners
1	\$3	211,200
2	\$5	134,400
3	\$10	76,800
4	\$15	38,400
5	\$20	19,200
6	\$40	12,896
7	\$100	160
8	\$600	80
Top Prize	\$40,000	4

Reorder Amount: 3/4 Reorder Order Quantity: 1,440,000 tickets Pool Size: 120,000 tickets		
Tier	\$ Prize	Winners
1	\$3	158,400
2	\$5	100,800
3	\$10	57,600
4	\$15	28,800
5	\$20	14,400
6	\$40	9,672
7	\$100	120
8	\$600	60
Top Prize	\$40,000	3

Reorder Amount: Half Reorder Order Quantity: 960,000 tickets Pool Size: 120,000 tickets		
Tier	\$ Prize	Winners
1	\$3	105,600
2	\$5	67,200
3	\$10	38,400
4	\$15	19,200
5	\$20	9,600
6	\$40	6,448
7	\$100	80
8	\$600	40
Top Prize	\$40,000	2

Reorder Amount: 1/4 Reorder Order Quantity: 480,000 tickets Pool Size: 120,000 tickets		
Tier	\$ Prize	Winners
1	\$3	52,800
2	\$5	33,600
3	\$10	19,200
4	\$15	9,600
5	\$20	4,800
6	\$40	3,224
7	\$100	40
8	\$600	20
Top Prize	\$40,000	1

6. CLAIM PERIOD, CLAIMING PRIZES, DETERMINATION OF PRIZEWINNERS, VALIDATIONS AND ALL OTHER MATTERS.

All other matters and claims relating to this Scratch-off Game, “BINGO CROSSWORD”, including but not limited to purchases, transactions, determination of prize winners, validation, and prize claims, are governed by Kentucky law and the official Scratch-off General Rules, incorporated herein by reference. These Rules contain the sole and exclusive remedy for any and all claims.