

**KENTUCKY LOTTERY CORPORATION
OFFICE OF THE PRESIDENT
RULES AND REGULATIONS
“\$20 SET FOR LIFE” SCRATCH OFF GAME NO. 151**

1. GENERAL PROVISIONS

“\$20 SET FOR LIFE” 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.

“\$20 SET FOR LIFE” 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 Twenty Dollars (\$20.00).

2. GAME SUMMARY

Each **“\$20 SET FOR LIFE”** ticket consists of scratch-off material covered play areas containing a total of thirty-three (33) Play Spots (twenty-five (25) **“YOUR NUMBERS”** Play Spots, and eight (8) **“WINNING NUMBERS”** Play Spots) and twenty-five (25) PRIZE Spots. The player determines if the ticket is a winner by removing the scratch-off material from the play areas. If the player matches any of the **“YOUR NUMBERS”** Play Symbols to any of the **“WINNING NUMBERS”** Play Symbols, the player shall win the prize amount shown directly below that matching **“YOUR NUMBERS”** Play Symbol. If the player reveals a **“STACK OF COINS”** Play Symbol in the **“YOUR NUMBERS”** Play Area, the player shall win the prize amount shown directly below that Symbol. If the player reveals a **“2X”** Play Symbol in the **“YOUR NUMBERS”** Play Area, the player shall win two (2) times the prize shown directly below that Symbol. If the player reveals a **“5X”** Play Symbol in the **“YOUR NUMBERS”** Play Area, the player shall win five (5) times the prize amount shown directly below that Symbol. If the player reveals a **“10X”** Prize Symbol in the **“YOUR NUMBERS”** Play Area, the player shall win ten (10) times the prize amount shown directly below that Symbol. If the player reveals a **“20X”** Prize Symbol in the **“YOUR NUMBERS”** Play Area, the player shall win twenty (20) times the prize amount shown directly below that Symbol. If the player reveals a **“LIFE”** Play Symbol in the **“YOUR NUMBERS”** Play Area, the player shall win Two Thousand Dollars (\$2,000) a week for twenty (20) years. A player may win up to twenty-five (25) times and up to Two Thousand Dollars (\$2,*) for twenty (20) years^[OBJ], or a one-time lump sum cash payment of One Million Three Hundred Seventy-Two Thousand Dollars (\$1,372,000) on each **“\$20 SET FOR LIFE”** ticket.

*One Hundred Four Thousand Dollars (\$104,000) in an annual payment (\$2,000 per week, annualized) for twenty (20) years.

The game consists of approximately 2,400,000 tickets ordered. The approximate number of winners and the value of the prizes, along with the approximate odds of winning based on 2,400,000 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.

“\$20 SET FOR LIFE”

Instant Game #151

Prize Structure

<u>PRIZE</u>	<u>TOTAL EXPECTED WINNERS</u>	<u>CONSOLIDATED ODDS OF 1:</u>
\$20	240,000	10.00
\$30	240,000	10.00
\$40	80,000	30.00
\$50	80,000	30.00
\$100	30,000	80.00
\$200	29,980	80.05
\$300	5,220	459.77
\$500	1,000	2,400.00
\$1,000	500	4,800.00
\$20,000	20	120,000.00
\$1,372,000 (or \$2,000/WK/20YRS (\$104,000/YR/20YRS))	3	800,000.00
TOTAL GAME ODDS		3.40

REORDER SUBJECT TO SECTION 5

STACK OF COINS = WIN PRIZE SHOWN INSTANTLY

2X = WIN 2 TIMES PRIZE SHOWN

5X = WIN 5 TIMES PRIZE SHOWN

10X = WIN 10 TIMES PRIZE SHOWN

20X = WIN 20 TIMES PRIZE SHOWN

LIFE = WIN \$2,000 A WEEK FOR 20 YEARS**

***This is an annuity prize to be paid over 20 years, or in a lump sum payment of \$1,372,000. The cost of the annuity/cash option is provided by the Lottery. The annuity value of \$1,372,000 will be shown on the validation file for the \$2,000 WK/20YRS prize level.*

- 3. GAME SYMBOLS** – The Game Symbols for “\$20 SET FOR LIFE” are set forth below. The exact Game Symbols as set forth in these Game Rules and Regulations must appear beneath the rub-off area of the ticket.

- a. **“YOUR NUMBERS” Play Symbols:** There are twenty-five (25) “YOUR NUMBERS” Play Spots. The symbols will appear in black in positive with Captions in black in positive as shown below.

1 ONE	3 THR	4 FOR	6 SIX	7 SVN	8 EGT	9 NIN	11 ELVN	12 THLV	13 THRT	14 FORTN	15 FFTN			
16 SXTN	17 SVTN	18 EGHTN	19 NINTN	21 THONE	22 THTWO	23 TWTNR	24 TNFDR	25 TNFIV	26 TWSIX	27 TNSEV	28 TNEGT	29 TNIN	30 THRTY	
31 THONE	32 THTWO	33 THTNR	34 TNFOR	35 TNFIV	36 TNSIX	37 TNSEV	38 TNEGT	39 TNIN	40 FORTY	41 FRONE	42 FRTHO	43 FRTHR	44 FRFOR	45 FRFIV
46 FRSIX	47 FRSEV	48 FREGT	49 FRNIN	50 FIFTY	51 FTONE	52 FTTWO	53 FTTNR	54 FTFOR	55 FTFIV	56 FTSIX	57 FTSEV	58 FTEGT	59 FTNIN	60 SIXTY
 AUTO	 2X HIN2X	 5X HIN5X	 10X HIN10X	 20X HIN20X	 LIFE									

- b. **“WINNING NUMBERS” Play Symbols:** There are eight (8) “WINNING NUMBERS” Play Spots. The Symbols will appear in black with Captions in black in positive as shown below.

1 ONE	3 THR	4 FOR	6 SIX	7 SVN	8 EGT	9 NIN	11 ELVN	12 THLV	13 THRT	14 FORTN	15 FFTN			
16 SXTN	17 SVTN	18 EGHTN	19 NINTN	21 THONE	22 THTWO	23 TWTNR	24 TNFDR	25 TNFIV	26 TWSIX	27 TNSEV	28 TNEGT	29 TNIN	30 THRTY	
31 THONE	32 THTWO	33 THTNR	34 TNFOR	35 TNFIV	36 TNSIX	37 TNSEV	38 TNEGT	39 TNIN	40 FORTY	41 FRONE	42 FRTHO	43 FRTHR	44 FRFOR	45 FRFIV
46 FRSIX	47 FRSEV	48 FREGT	49 FRNIN	50 FIFTY	51 FTONE	52 FTTWO	53 FTTNR	54 FTFOR	55 FTFIV	56 FTSIX	57 FTSEV	58 FTEGT	59 FTNIN	60 SIXTY

- c. **Prize Symbols:** There are twenty-five (25) Prize Spots. The Symbols will appear in black in positive with Captions in black in positive as shown below.

							
\$10.00 TENDOL	\$15.00 FIFTEEN	\$20.00 TWENTY	\$25.00 TWYFIV	\$30.00 THIRTY	\$40.00 FORTY	\$50.00 FIFTY	\$100 ONEHUN
\$125 HNTYFV	\$200 THOHUN	\$250 THIRTY	\$300 THRHUN	\$500 FIVHUN	\$1,000 ONETHO	\$20,000 TNYTHO	

- d. **Legends:** The below Legends will be imaged in their respective play areas.

YOUR NUMBERS WINNING NUMBERS

4. DETERMINATION OF “\$20 SET FOR LIFE” 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 “\$20 SET FOR LIFE” ticket consists of scratch-off material covered play areas containing a total of thirty-three (33) Play Spots (twenty-five (25) “YOUR NUMBERS” Play Spots, and eight (8) “WINNING NUMBERS” Play Spots) and twenty-five (25) PRIZE Spots. The player determines if the ticket is a winner by removing the scratch-off material from the play areas. If the player matches any of the “YOUR NUMBERS” Play Symbols to any of the “WINNING NUMBERS” Play Symbols, the player shall win the prize amount shown directly below that matching “YOUR NUMBERS” Play Symbol. If the player reveals a “STACK OF COINS” Play Symbol in the “YOUR NUMBERS” Play Area, the player shall win the prize amount shown directly below that Symbol. If the player reveals a “2X” Play Symbol in the “YOUR NUMBERS” Play Area, the player shall win two (2) times the prize shown directly below that Symbol. If the player reveals a “5X” Play Symbol in the “YOUR NUMBERS” Play Area, the player shall win five (5) times the prize amount shown directly below that Symbol. If the player reveals a “10X” Prize Symbol in the “YOUR NUMBERS” Play Area, the player shall win ten (10) times the prize amount shown directly below that Symbol. If the player reveals a “20X” Prize Symbol in the “YOUR NUMBERS” Play Area, the player shall win twenty (20) times the prize amount shown directly below that Symbol. If the player reveals a “LIFE” Play Symbol in the “YOUR NUMBERS” Play Area, the player shall win Two Thousand Dollars (\$2,000) a week for twenty (20) years. A player may win up to twenty-five (25) times and up to Two Thousand Dollars (\$2,000) a week for twenty (20) years[†], or a one-time lump sum cash payment of One Million Three Hundred Seventy-Two Thousand Dollars (\$1,372,000) on each “\$20 SET FOR LIFE” ticket. The prizes that may be awarded are as follows:

\$20	=	(Twenty Dollars) or
\$30	=	(Thirty Dollars) or
\$40	=	(Forty Dollars) or
\$50	=	(Fifty Dollars) or
\$100	=	(One Hundred Dollars) or
\$200	=	(Two Hundred Dollars) or
\$300	=	(Three Hundred Dollars) or
\$500	=	(Five Hundred Dollars) or
\$1,000	=	(One Thousand Dollars) or
\$20,000	=	(Twenty Thousand Dollars) or
\$1,372,000	=	(One Million Three Hundred Seventy-
<i>or \$2,000/WK/20YRS</i>		Two Thousand Dollars).

[†]One Hundred Four Thousand Dollars (\$104,000) in an annual payment (\$2,000 per week, annualized) for twenty (20) years.

(\$104,000/YR/20YRS))

5. REORDER

If determined by the KLC's President or her designee, and as set forth in the General Rules, this game (KY-151) is subject to a full reorder of tickets. The reorder may consist of the prize structure set out below.

Reorder Amount: Full Reorder Order Quantity: 2,400,000 tickets Pool Size: 120,000 tickets		
Tier	\$ Prize	Winners
1	\$20	240,000
2	\$30	240,000
3	\$40	80,000
4	\$50	80,000
5	\$100	30,000
6	\$200	29,980
7	\$300	5,220
8	\$500	1,000
9	\$1,000	500
10	\$20,000	20
Top Prize	\$1,372,000 (\$2,000/WK/20YRS (\$104,000/YR/20YRS))	3

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

All other matters and claims relating to this Scratch-off Game, "\$20 SET FOR LIFE", 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.