

**KENTUCKY LOTTERY CORPORATION
OFFICE OF THE PRESIDENT
RULES AND REGULATIONS
“SNOW BANK” SCRATCH OFF GAME NO. 164**

1. GENERAL PROVISIONS

“SNOW BANK” 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.**

“SNOW BANK” 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 One Dollar (\$1.00).

2. GAME SUMMARY

Each “SNOW BANK” ticket consists of a scratch-off material covered play area containing of a total of six (6) Play Spots and six (6) Prize Spots. The player determines if the ticket is a winner by removing the scratch-off material from the play area. If a player reveals a “SNOWMAN” Play Symbol in the Play Area, the player shall win the prize amount shown directly below that symbol. If a player reveals a “SNOWFLAKE” Play Symbol, the player shall win all six (6) prizes shown. A player may win up to six (6) times and up to Two Thousand Dollars (\$2,000) on each “SNOW BANK” ticket.

The game consists of approximately 4,320,000 tickets ordered. The approximate number of winners and the value of the prizes, along with the approximate odds of winning based on 4,320,000 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.

“SNOW BANK”		
Instant Game #164		
Prize Structure		
<u>PRIZE</u>	<u>TOTAL EXPECTED WINNERS</u>	<u>CONSOLIDATED ODDS OF 1:</u>
\$1	417,600	10.34
\$2	273,600	15.79
\$5	129,600	33.33
\$10	57,600	75.00
\$15	14,400	300.00
\$40	4,230	1,021.28

\$500	197	21,928.93
\$2,000	3	1,440,000.00
TOTAL GAME ODDS		4.81

SNOWFLAKE = WIN ALL 6 PRIZES SHOWN

BASED ON 4,320,000 TICKETS ORDERED
PRIZE FUND \$2,678,500.00 (62.00%)

REORDER SUBJECT TO SECTION 5

3. **GAME SYMBOLS** – The Game Symbols for “SNOW BANK” printed ticket are set forth below. The exact Game Symbols as set forth in these Game Rules and Regulations must appear beneath the rub-off area on the front and/or back of the ticket.

- a. **Play Symbols:** There are six (6) Play Spots on the ticket. The symbols will appear in black in positive with Captions in black in positive as shown below.



- b. **Prize Symbols:** There are six (6) Prize Spots on the ticket. The symbols will appear in black in positive with Captions in black in positive as shown below.



4. **DETERMINATION OF “SNOW BANK” 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 “SNOW BANK” ticket consists of a scratch-off material covered play area containing of a total of six (6) Play Spots and six (6) Prize Spots. The player determines if the ticket is a winner by removing the scratch-off material from the play area. If a player reveals a “SNOWMAN” Play Symbol in the Play Area, the player shall win the prize amount shown directly below that symbol. If a player reveals a “SNOWFLAKE” Play Symbol, the player shall win all six (6) prizes shown. A player may win up to six (6) times and up to Two Thousand Dollars (\$2,000) on each “SNOW BANK” ticket. The prizes that may be awarded are as follows:

\$1	=	(One Dollar) or
\$2	=	(Two Dollars) or
\$5	=	(Five Dollars) or
\$10	=	(Ten Dollars) or
\$15	=	(Fifteen Dollars) or
\$40	=	(Forty Dollars) or
\$500	=	(Five Hundred Dollars) or
\$2,000	=	(Two 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-164) is subject to a full or partial reorder of tickets. The reorder may consist of one of the prize structures set out below.

Reorder Amount: Full reorder of game Order Quantity: 4,320,000 tickets Pool Size: 240,000 tickets		
Tier	\$ Prize	Winners
1	\$1	417,600
2	\$2	273,600
3	\$5	129,600
4	\$10	57,600
5	\$15	14,400
6	\$40	4,230
7	\$500	197
Top Prize	\$2,000	3

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

All other matters and claims relating to this Scratch-off Game, "SNOW BANK", 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.