

KENTUCKY LOTTERY CORPORATION
OFFICE OF THE PRESIDENT
RULES AND REGULATIONS
"NAUGHTY OR NICE CASHWORD" - INSTANT GAME NO. 907

GAME SUMMARY

Instant **"NAUGHTY OR NICE CASHWORD"** tickets shall be made available for sale at the discretion of the President of the Kentucky Lottery Corporation and shall continue on sale until the President announces a termination date. The price of each ticket shall be three dollars (\$3.00), unless authorized by the President at a discount for promotional purposes.

Each **"NAUGHTY OR NICE CASHWORD"** ticket consists of a scratch-off covered play area containing a total of one hundred forty-five (145) Play Spots (eighteen (18) "Your Letters" Play Symbols, one hundred twenty-one (121) "Cashword Puzzle" Play Spots in a CASHWORD PUZZLE, five (5) "Bonus Name" Play Symbols and one (1) Bonus Prize Play Spot. The player determines if the ticket is a winner by removing the scratch-off material from the play area. The player will scratch the YOUR 18 LETTERS to reveal eighteen (18) letters. For each letter revealed in YOUR 18 LETTERS, the player must rub the same letter each time it is found in the CASHWORD PUZZLE grid or the BONUS NAME grid. The player continues until all eighteen (18) squares in YOUR 18 LETTERS have been scratched. If the player uncovers three (3) complete "NAMES" in the CASHWORD PUZZLE CASHWORD PUZZLE grid, each of which occupies a complete name space, the player wins the corresponding prize shown in the PRIZE LEGEND. Each possible complete name must consist of three (3) or more unbroken letters, appear in an unbroken horizontal or vertical string of letters in the CASHWORD PUZZLE grid, and is not formed by linking letters diagonally. If the player wins by completing three (3) or more names in the CASHWORD PUZZLE (a winning play) and any one of the completely uncovered NAMES has a red line printed through the entire name, the player wins DOUBLE (two times) the prize shown in the PRIZE LEGEND for that same winning play. If the player completely uncovers all five (5) BONUS NAME spots, forming a completed name, using YOUR 18 LETTERS, the player wins the prize shown in the BONUS PRIZE box. The PUZZLE and the BONUS NAME are played separately. A player may win up to Twenty-Four Thousand Dollars (\$24,000.00) on each **"NAUGHTY OR NICE CASHWORD"** ticket.

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 actual number of winners, the actual prize fund, the actual percentage payout and the actual odds of winning may vary based upon the actual number of tickets available for sale, and will vary in the event of a reorder of tickets. Chances of winning and number of prizes will change as prizes are won. Tickets may continue to be sold after some prizes, including all top prizes, have been claimed.

The determination of prize winners is subject to validation pursuant to the following Prize Structure and Sections 5 and 6, below, entitled "Claim Period" and "Ticket Validation Requirements," respectively.

"NAUGHTY OR NICE CASHWORD"

Instant Game #907

Prize Structure

<u>PRIZE</u>	<u>TOTAL EXPECTED WINNERS</u>	<u>CONSOLIDATED ODDS OF 1:</u>
\$3	336,000	7.14
\$5	120,000	20.00
\$6	96,000	25.00
\$10	72,000	33.33
\$20	24,000	100.00
\$40	26,520	90.50
\$400	300	8,000.00
\$800	60	40,000.00
\$24,000	4	600,000.0
TOTAL GAME ODDS		3.56

RED LINE = WIN DOUBLE THE PRIZE

BASED ON 2,400,000 TICKETS ORDERED
PRIZE FUND \$4,708,800 (65.40%)

REORDER SUBJECT TO SECTION 13

1. DEFINITIONS

- A. **Lottery** means the Kentucky Lottery Corporation.
- B. **KLC** means the Kentucky Lottery Corporation.
- C. **President** means the President of the Kentucky Lottery Corporation or any other person to whom the President's authority is lawfully delegated.
- D. **Pack** shall mean a quantity of 100 contiguous, fanfolded tickets bearing a common pack number and consecutive ticket numbers.
- E. **Pack Ticket Number** means a thirteen (13) digit numeric code imaged in black ink and located on the back of the ticket.
- F. **Ticket Validation Number** means the unique eighteen (18) digit number found on the face of the ticket and concealed under the scratch-off material. The Ticket Validation Number shall be imaged in black ink in Validation Font.

- G. **Legends, Play Symbols, Play Symbol Captions, Prize Symbols and Prize Symbol Captions**, if applicable, are one of the following, the meanings of which are described in detail:

Play/Prize Symbols: The one hundred forty-five (145) Play Spots shall appear under the rub-off material on the face of the ticket and will be imaged in black ink in Symbol Font in positive and are demonstrated below.

Play/Prize Symbol Captions: the small printed material appearing immediately below each Play Symbol. One (1), and only one (1), of the Play Symbol Captions shall appear below each of the one hundred forty-five (145) Play Spots concealed under the material covering the game play area on the face of the ticket.

Play/Prize Symbol Captions are printed in black ink in Caption Font in positive. The Play/Prize Symbol Captions for **“NAUGHTY OR NICE CASHWORD,”** which correspond with and verify the Play/Prize Symbol play spots, are as follows:

H. GAME SYMBOLS

1. **Your 18 Letters Play Symbols:** There are eighteen (18) “YOUR 18 LETTER” Play spots. The Symbols will be in black in positive with Captions 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**

2. **Cashword PuzzlePlay Symbols:** There are one hundred twenty-one (121) “CASHWORD PUZZLE” Play spots. The Symbols will be in black in positive with Captions in black ink 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**

3. **Bonus Name Letters:** There are five (5) “BONUS NAME LETTER” spots. The Symbols will be in black in positive with Captions in black ink 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**

4. **Bonus Prize Symbols:** There is one (1) “BONUS PRIZE” spot. The Symbols will be in black in positive with Captions in black ink in positive as shown below.

\$3.00	\$5.00	\$6.00	\$10.00	\$20.00
THRDOL	FIVDOL	SIXDOL	TENDOL	THENTY

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

YOUR 18 LETTERS	BONUS NAME	BONUS PRIZE ►
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I.
Bar Code means the one (1) unique 12o5 bar-coded representation made up of twenty-four (24) decimal digits that include Game Identification Number, Pack Number and Ticket Number imaged on the back off the ticket and the one (1) unique PDF4 I 7 bar-coded representation made up of twenty-one (21) decimal digits that include the Game Identification Number, Ticket Validation Number, and security digits imaged on the front of the ticket covered by scratch off coating.

2. REDEMPTION

- A. Tickets winning a cash prize of \$600.00 or less may be redeemed at Kentucky Lottery Retailers. Retailers may continue to pay such prizes for one hundred and eighty (180) days after the announced end of sales for this game.
- B. Tickets winning a cash prize over \$600.00 and up to \$5,000.00 may be claimed at KLC headquarters, authorized cashing agents, or by mailing your signed winning ticket and claim form to: Kentucky Lottery Corporation, Claims Dept. 100, Louisville, Kentucky 40287-0001.
- C. Prizes over \$5,000.00 and up to \$25,000.00 may be redeemed at KLC headquarters located at 1011 West Main Street, Louisville, Kentucky 40202 or designated cashing agents.
- D. Prizes over \$25,000.00 must be redeemed at KLC Headquarters.
- E. Find a designated cashing agent using our online [search tool](#).

3. DETERMINATION OF INSTANT PRIZE WINNERS

The determination of prize winners is subject to validation pursuant to the paragraphs below entitled "CLAIM PERIOD" and "TICKET VALIDATION REQUIREMENTS".

- A. Each "NAUGHTY OR NICE CASHWORD" ticket consists of a scratch-offcovered play area containing a total of one hundred forty-five (145) Play Spots (eighteen (18) "Your Letters" Play Symbols, one hundred twenty-one (121) "Cashword Puzzle" Play

Spots, five (5) "Bonus Name" Play Symbols and one (1) Bonus Prize Play Spot. The player determines if the ticket is a winner by removing the scratch-off material from the play area. The player will scratch the YOUR 18 LETTERS to reveal eighteen (18) letters. For each letter revealed in YOUR 18 LETTERS, the player must rub the same letter each time it is found in a CASHWORD PUZZLE grid or the BONUS NAME grid. The player continues until all eighteen (18) squares in YOUR 18 LETTERS have been scratched. If the player uncovers three (3) complete "NAMES" in the CASHWORD PUZZLE grid, each of which occupies a complete name space, the player wins the corresponding prize shown in the PRIZE LEGEND. Each possible complete name must consist of three (3) or more unbroken letters, appear in an unbroken horizontal or vertical string of letters in the CASHWORD PUZZLE grid, and is not formed by linking letters diagonally. If the player completes three (3) or more names in the CASHWORD PUZZLE, player wins the prize indicated in the PRIZE LEGEND. If the player wins in the PUZZLE and any one of the completely uncovered NAMES has a red line printed through the entire name, the player wins DOUBLE the prize shown in the PRIZE LEGEND for that same winning play. If the player completely uncovers all five (5) BONUS NAME spots, forming a completed name, using YOUR 18 LETTERS, the player wins the prize shown in the BONUS PRIZE box. The PUZZLE and the BONUS NAME are played separately. A player may win up to Twenty-Four Thousand Dollars (\$24,000.00) on each "NAUGHTY OR NICE CASHWORD" ticket. The prizes that may be awarded are as follows:

\$3	= (three dollars) or
\$5	= (five dollars) or
\$6	= (six dollars) or
\$10	= (ten dollars) or
\$20	= (twenty dollars) or
\$40	= (forty dollars) or
\$400	= (four hundred dollars) or
\$800	= (eight hundred dollars) or
\$24,000	= (twenty-four thousand dollars)

4. TICKET RESPONSIBILITY

- A. An Instant Game Ticket is a bearer instrument.
- B. The KLC shall not be responsible for lost or stolen Instant Game Tickets.
- C. The KLC shall not be responsible for tickets claimed by a player in error for a lower prize at a Retailer location.

5. CLAIM PERIOD

All prizes for this Instant Game must be claimed no later than one hundred and eighty (180) days after the announced end of sales for this game. Any prize not claimed by that date, and in the manner prescribed in this directive and on the back of each ticket, shall be forfeited.

6. TICKET VALIDATION REQUIREMENTS

To be a valid **“NAUGHTY OR NICE CASHWORD”** Instant Game Ticket, all of the following requirements must be met:

- A. Exactly eighteen (18) Your Letters Play Symbol, one hundred twenty-one (121) Cashword Puzzle Play Symbols, five (5) Bonus Name Symbols and one (1) Bonus Prize Symbol under the scratch-off area on the ticket.
- B. Exactly eighteen (18) Your Letters Play Symbol, one hundred twenty-one (121) Cashword Puzzle Play Symbols, five (5) Bonus Name Symbols and one (1) Bonus Prize Symbol in the game play area, and each Play Symbol Caption must correspond with the Play Symbol under which it appears.
- C. The Legends, Play Symbols, Play Symbol Captions, Prize Symbols, Prize Symbol Captions identified in Section 1, and Ticket Validation Number, Pack Ticket Number and Bar Code on the ticket must be imaged in black ink in their entirety and be fully legible. Any deviation thereof must be submitted by claim for reconstructive verification.
- D. The ticket must be intact.
- E. The ticket must not be mutilated, altered, unreadable, reconstituted or tampered with in any manner.
- F. The ticket must not be counterfeit.
- G. The ticket must have been issued by the KLC in an authorized manner and must not be stolen nor appear on any list of voided tickets on file at the KLC.
- H. The Legends, Play Symbols, Play Symbol Captions, Prize Symbols, Prize Symbol Captions identified in Section 1, and Pack Ticket Number and Ticket Validation Number, must be right-side-up and not reversed in any manner. Any deviation thereof must be submitted by claim for reconstructive verification.
- I. The ticket must be complete and not miscut, and have exactly one (1) eighteen (18) digit Ticket Validation Number, Legends, Play Symbols, Play Symbol Captions, Prize Symbols, and Prize Symbol Captions, if applicable, as identified in Section 1, present in the play area on the front of the ticket. It must also have one (1) unique 12o5 bar-coded representation made up of twenty-four (24) decimal digits that include Game Identification Number, Pack Number and Ticket Number imaged on the back off the ticket and the one (I) unique PDF4 I 7 bar-coded representation made up of twenty-one (21) decimal digits that include the Game Identification Number, Ticket Validation Number, and security digits imaged on the front of the ticket covered by scratch off coating.

- J. The Ticket Validation Number and Pack Ticket Number of an apparent winning ticket must be confirmed by the KLC as that of a winning ticket and must not have been previously paid.
- K. The ticket must not have a hole punched through it and must not be blank or partially blank, misregistered, defective, or printed or produced in error.
- L. Each of the Play Symbols must be exactly one of those described in the paragraphs above entitled "1. DEFINITIONS: "Play Symbol" and "Play Symbol Caption," respectively.
- M. The Legends, Play Symbols, Play Symbol Captions, Prize Symbols, Prize Symbol Captions identified in Section 1, and Ticket Validation Number, Pack Ticket Number and Bar Code on the ticket must be imaged in the specified font sizes and correspond precisely to the artwork for this Instant Game on file at the KLC.
- N. The display printing must be regular in every respect and correspond precisely with the artwork for this Instant Game on file at the KLC.
- O. The ticket must pass all validation tests of the KLC. Any ticket(s) not passing all the validation tests in this section are void and ineligible for any prize.

7. TAXES

Kentucky and federal withholding shall be withheld by the KLC from prize payments in such amounts as may be required, in accordance with applicable provisions of state and federal law. Prizes are subject to set off of certain debts as required by law.

8. DISPUTES

In the event a dispute between the KLC and the ticket bearer occurs as to whether a ticket is a winning ticket and the ticket prize has not been paid, the President may, solely at his or her discretion, replace the disputed ticket(s) with an unplayed ticket or tickets of equivalent sale price from a current KLC Instant Game. This shall be the sole and exclusive remedy of the bearer of the ticket in the event of such disputes.

9. GOVERNING LAW

In purchasing a ticket, the purchaser agrees to comply with and abide by applicable Kentucky state laws; all rules, regulations, directives and final decisions of the KLC; and all procedures established by the President for the conduct of the game. Persons altering tickets are subject to prosecution.

10. PURCHASE AND PRIZE RESTRICTIONS

No Instant Game Ticket shall be purchased and no prize paid to any of the following persons: any member of the Board of Directors, officer or employee of the KLC; any vendor (as defined in KRS 154A.010) or related entity; any member of the Board of Directors, officer, employee of, partner in, or owner of any vendor or related entity to the vendor; or any spouse, child, brother, sister, or parent residing as a member of the same household in the principal place of abode of any said person.

11. TERMINATION OF THE GAME

The President, at any time, may announce an end of sales date for the game. No tickets for this game shall be distributed to Retailer locations after that date.

12. RETAILER CONDUCT

- A. Retailers shall sell their tickets in sequential order within a pack, and in Pack-Number order.
- B. Retailers are prohibited from exchanging packs with other Retailers.
- C. Retailers are prohibited from playing Instant Game Tickets using any method other than fair chance, or in any manner contrary to the principle that every ticket has an equal and random chance of winning a prize.
- D. Retailers and Retailers' employees are prohibited from placing their own or any other name on any ticket not purchased and redeemed by said Retailer or employee.

13. REORDER

If determined by the KLC's President or her designee, this game (KY-907) is subject to a full or partial reorder of tickets. The partial reorder quantity will be based on a subset of the original prize structure proportionate to each prize level, such that the odds for each prize, including the top prize, remain the same. All new prizes from the reorder quantity will be added to the value of prizes from the original game prizes and become part of the total prizes for the game. The reorder may consist of one of the prize structures set out below:

Reorder Amount: 1/4 of the game Order Quantity: 600,000 tickets Pool Size: 120,000 tickets		
Tier	\$ Prize	Winners
1	\$3	84,000

Reorder Amount: Half Order of the game Order Quantity: 1,200,000 tickets Pool Size: 120,000 tickets		
Tier	\$ Prize	Winners
1	\$3	168,000

2	\$5	30,000
3	\$6	24,000
4	\$10	18,000
5	\$20	6,000
6	\$40	6,630
7	\$400	75
8	\$800	15
Top Prize	\$24,000	1

2	\$5	60,000
3	\$6	48,000
4	\$10	36,000
5	\$20	12,000
6	\$40	13,260
7	\$400	150
8	\$800	30
Top Prize	\$24,000	2

Reorder Amount: 3/4 of the game Order Quantity: 1,800,000 tickets Pool Size: 120,000 tickets		
Tier	\$ Prize	Winners
1	\$3	252,000
2	\$5	90,000
3	\$6	72,000
4	\$10	54,000
5	\$20	18,000
6	\$40	19,890
7	\$400	225
8	\$800	45
Top Prize	\$24,000	3


Reorder Amount: Full Reorder of the game Order Quantity: 2,400,000 tickets Pool Size: 120,000 tickets		
Tier	\$ Prize	Winners
1	\$3	336,000
2	\$5	120,000
3	\$6	96,000
4	\$10	72,000
5	\$20	24,000
6	\$40	26,520
7	\$400	300
8	\$800	60
Top Prize	\$24,000	4


Director of Scratch Games

6/15/23
Date


VP, General Counsel & Corporate Secretary

6/15/23
Date


Chairman of the Board

6/16/23
Date