

**KENTUCKY LOTTERY CORPORATION  
OFFICE OF THE PRESIDENT  
RULES AND REGULATIONS  
“ONE-WORD CROSSWORD” SCRATCH OFF GAME NO. 981**

**1. GENERAL PROVISIONS**

**“ONE-WORD 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.**

**“ONE-WORD 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 **“ONE-WORD CROSSWORD”** ticket consists of scratch-off material covered play areas containing a total of ninety-eight (98) Play Spots (eighteen (18) “Your Letters” Play Spots, one (1) “Instant Win” Play Spot, and seventy-nine (79) “Crossword Puzzle” 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 “Your 18 Letters” play area to reveal eighteen (18) “Your Letters” Play Symbols. For each letter revealed in the “Your Letters” play area, the player must rub, mark, or circle the same letter each time it is found in the “Crossword Puzzle” grid. The player will continue until all letters in the “Crossword Puzzle” play areas matching the eighteen (18) letters in the “Your Letters” play area have been scratched. If the player reveals at least three (3) or more complete “words” in the “Crossword Puzzle” grid, the player shall win the corresponding prize shown in the “Prize Legend.” Each possible complete word consists of three (3) or more unbroken letters, occupies an entire word space in the “Crossword Puzzle,” 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. If the player reveals a complete word that is fully highlighted in yellow, the player shall win the prize shown for that word. If the player reveals a “MONEYBAG” symbol in the “Instant Win” Play Spot, the player shall win the prize shown in the “Instant Win” Play Spot instantly. A player may win up to two (2) times and up to Twenty-One Thousand Dollars on each **“ONE-WORD 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.

**“ONE-WORD CROSSWORD”**

Instant Game #981

| <u>PRIZE</u>    | Prize Structure |                   |
|-----------------|-----------------|-------------------|
|                 | TOTAL EXPECTED  | CONSOLIDATED      |
|                 | <u>WINNERS</u>  | <u>ODDS OF 1:</u> |
| \$3             | 230,400         | 8.33              |
| \$5             | 230,400         | 8.33              |
| \$10            | 57,600          | 33.33             |
| \$20            | 19,200          | 100.00            |
| \$30            | 16,032          | 119.76            |
| \$40            | 7,600           | 252.63            |
| \$100           | 800             | 2,400.00          |
| \$1,000         | 16              | 120,000.00        |
| \$21,000        | 4               | 480,000.00        |
| TOTAL GAME ODDS |                 | 3.42              |

BASED ON 1,920,000 TICKETS ORDERED  
PRIZE FUND \$3,768,160.00 (65.42%)

REORDER SUBJECT TO SECTION 5

3. **GAME SYMBOLS** – The Game Symbols for “ONE-WORD CROSSWORD” 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. **“Crossword Puzzle” Grid Play Symbols:** There are seventy-nine (79) Your “Crossword Puzzle” Grid Play Spots. The symbols will appear 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

- b. **“Your Letters” Play Symbols:** There are eighteen (18) “Your Letters” Play Spots. The symbols will appear 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

- c. **“Instant Win” Play Symbols:** There is one (1) “Instant Win” Play Spot. The symbol will appear in black in positive with Captions in black in positive as shown below.



- d. **“Instant Win” Prize Symbols:** There is one (1) “Instant Win” Prize Spot. The symbol will appear in black in positive with Captions in black in positive as shown below.

\$3.00 \$5.00 \$10.00 \$20.00 \$60.00  
THROOL FIVDOL TENDOL THENTY SIXTY

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

INSTANT  
WIN YOUR LETTERS

#### 4. **DETERMINATION OF “ONE-WORD 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 **“ONE-WORD CROSSWORD”** ticket consists of scratch-off material covered play areas containing a total of ninety-eight (98) Play Spots (eighteen (18) “Your Letters” Play Spots, one (1) “Instant Win” Play Spot, and seventy-nine (79) “Crossword Puzzle” 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 “Your 18 Letters” play area to reveal eighteen (18) “Your Letters” Play Symbols. For each letter revealed in the “Your Letters” play area, the player must rub, mark, or circle the same letter each time it is found in the “Crossword Puzzle” grid. The player will continue until all letters in the “Crossword Puzzle” play areas matching the eighteen (18) letters in the “Your Letters” play area have been scratched. If the player reveals at least three (3) or more complete “words” in the “Crossword Puzzle” grid, the player shall win the corresponding prize shown in the “Prize Legend.” Each possible complete word consists of three (3) or more unbroken letters, occupies an entire word space in the “Crossword Puzzle,” 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. If the player reveals a complete word that is fully highlighted in yellow, the player shall win the prize shown for that word. If the player reveals a “MONEYBAG” symbol in the “Instant Win” Play Spot, the player shall win the prize shown in the “Instant Win” Play Spot instantly. A player may win up to two (2) times and up to Twenty-One Thousand

Dollars on each **“ONE-WORD CROSSWORD”** ticket. The prizes that may be awarded are as follows:

|          |   |                                |
|----------|---|--------------------------------|
| \$3      | = | (three dollars) or             |
| \$5      | = | (five dollars) or              |
| \$10     | = | (ten dollars) or               |
| \$20     | = | (twenty dollars) or            |
| \$30     | = | (thirty dollars) or            |
| \$40     | = | (forty dollars) or             |
| \$100    | = | (one hundred dollars) or       |
| \$1,000  | = | (one thousand dollars) or      |
| \$21,000 | = | (twenty-one 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-981) 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<br>Order Quantity: 1,920,000 tickets<br>Pool Size: 120,000 tickets |          |         |
|-------------------------------------------------------------------------------------------------|----------|---------|
| Tier                                                                                            | \$ Prize | Winners |
| 1                                                                                               | \$3      | 230,400 |
| 2                                                                                               | \$5      | 230,400 |
| 3                                                                                               | \$10     | 57,600  |
| 4                                                                                               | \$20     | 19,200  |
| 5                                                                                               | \$30     | 16,032  |
| 6                                                                                               | \$40     | 7,600   |
| 7                                                                                               | \$100    | 800     |
| 8                                                                                               | \$1,000  | 16      |
| Top Prize                                                                                       | \$21,000 | 4       |

| Reorder Amount: 3/4 Reorder<br>Order Quantity: 1,440,000 tickets<br>Pool Size: 120,000 tickets |          |         |
|------------------------------------------------------------------------------------------------|----------|---------|
| Tier                                                                                           | \$ Prize | Winners |
| 1                                                                                              | \$3      | 172,800 |
| 2                                                                                              | \$5      | 172,800 |
| 3                                                                                              | \$10     | 43,200  |
| 4                                                                                              | \$20     | 14,400  |
| 5                                                                                              | \$30     | 12,024  |
| 6                                                                                              | \$40     | 5,700   |
| 7                                                                                              | \$100    | 600     |
| 8                                                                                              | \$1,000  | 12      |
| Top Prize                                                                                      | \$21,000 | 3       |

| Reorder Amount: Half Reorder<br>Order Quantity: 960,000 tickets<br>Pool Size: 120,000 tickets |          |         |
|-----------------------------------------------------------------------------------------------|----------|---------|
| Tier                                                                                          | \$ Prize | Winners |
| 1                                                                                             | \$3      | 115,200 |
| 2                                                                                             | \$5      | 115,200 |
| 3                                                                                             | \$10     | 28,800  |
| 4                                                                                             | \$20     | 9,600   |
| 5                                                                                             | \$30     | 8,016   |
| 6                                                                                             | \$40     | 3,800   |
| 7                                                                                             | \$100    | 400     |
| 8                                                                                             | \$1,000  | 8       |
| Top Prize                                                                                     | \$21,000 | 2       |

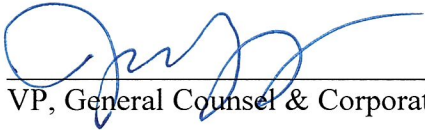
| Reorder Amount: 3/4 Reorder<br>Order Quantity: 480,000 tickets<br>Pool Size: 120,000 tickets |          |         |
|----------------------------------------------------------------------------------------------|----------|---------|
| Tier                                                                                         | \$ Prize | Winners |
| 1                                                                                            | \$3      | 28,800  |
| 2                                                                                            | \$5      | 28,800  |
| 3                                                                                            | \$10     | 14,400  |
| 4                                                                                            | \$20     | 4,800   |
| 5                                                                                            | \$30     | 4,008   |
| 6                                                                                            | \$40     | 1,900   |
| 7                                                                                            | \$100    | 200     |
| 8                                                                                            | \$1,000  | 4       |
| Top Prize                                                                                    | \$21,000 | 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, “**ONE-WORD 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.

  
\_\_\_\_\_  
Director of Scratch Games

12/5/24  
\_\_\_\_\_  
Date

  
\_\_\_\_\_  
VP, General Counsel & Corporate Secretary

11/21/24  
\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Chairman of the Board

11/22/24  
\_\_\_\_\_  
Date