

KENTUCKY LOTTERY CORPORATION
OFFICE OF THE PRESIDENT
RULES AND REGULATIONS
“FASTEST ROAD TO \$3 MILLIONTM” - INSTANT GAME NO. 757

Instant **“FASTEST ROAD TO \$3 MILLIONTM”** 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 thirty dollars (\$30.00), unless authorized by the President at a discount for promotional purposes.

Each **“FASTEST ROAD TO \$3 MILLIONTM”** ticket consists of a latex covered play area containing a total of forty-three (43) Play Spots (thirty (30) “Your Numbers” Play Spots, ten (10) “Winning Numbers” Play Spots, one (1) \$100 Bonus Play Spot, one (1) \$200 Bonus Play Spot and one (1) \$300 Bonus Play Spot) and thirty (30) Prize Spots. The player determines if the ticket is a winner by removing the scratch-off material from the play area. If the player matches any of the “Your Numbers” Play Symbols to any of the “Winning Numbers” Play Symbols, the player shall win the corresponding prize amount shown directly below that matching “Your Numbers” Play Symbol. If the player reveals a “STACK OF CASH” symbol, the player shall win the prize shown directly below that symbol automatically. If the player finds a “5X” symbol in the “Your Numbers” play area, the player shall win five (5) times the prize shown directly below that symbol. If the player finds a “10X” symbol in the “Your Numbers” play area, the player shall win ten (10) times the prize shown directly below that symbol. If the player finds a “20X” symbol in the “Your Numbers” play area, the player shall win twenty (20) times the prize shown directly below that symbol. If the player finds a “30X” symbol in the “Your Numbers” play area, the player shall win thirty (30) times the prize shown directly below that symbol. If a player reveals a “MONEYBAG” symbol in the “Your Numbers” play area, the player shall win all thirty (30) prizes shown automatically. If the player finds a “\$100 BILL” symbol in the “\$100 Bonus” play area, the player shall win One Hundred Dollars (\$100.00) automatically. If the player finds a “\$200 BILL” symbol in the “\$200 Bonus” play area, the player shall win Two Hundred Dollars (\$200.00) automatically. If the player finds a “\$300 BILL” symbol in the “\$300 Bonus” play area, the player shall win Three Hundred Dollars (\$300.00) automatically. A player may win up to thirty-three (33) times and up to One Hundred Fifty Thousand (\$150,000.00) a year for twenty (20) years or a lump sum of Two Million Five Hundred Fourteen Thousand Eight Hundred Thirty-Five Dollars (\$2,514,835.00) on each **“FASTEST ROAD TO \$3 MILLIONTM”** ticket.

The game consists of approximately 7,200,000 tickets ordered. The approximate number of winners and the value of the prizes, along with the approximate odds of winning based on 7,200,000 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.

"FASTEST ROAD TO \$3 MILLIONTM"

Instant Game #757

Prize Structure

<u>PRIZE</u>	<u>TOTAL EXPECTED WINNERS</u>	<u>CONSOLIDATED ODDS OF 1:</u>
\$30	1,440,000	5.00
\$40	720,000	10.00
\$50	240,000	30.00
\$100	240,000	30.00
\$200	84,000	85.71
\$500	48,180	149.44
\$5,000	480	15,000.00
\$10,000	240	30,000.00
\$100,000	60	120,000.00
\$150,000 a year for 20 years <i>(or \$2,514,835 if cash option is chosen)</i>	3	2,400,000.00
TOTAL GAME ODDS		2.60

5X = WIN 5 TIMES PRIZE SHOWN

10X = WIN 10 TIMES PRIZE SHOWN

20X = WIN 20 TIMES PRIZE SHOWN

30X = WIN 30 TIMES PRIZE SHOWN

STACK OF CASH = WIN PRIZE AUTOMATICALLY (COVERED IN PATTERNS)

MONEYBAG= WIN ALL 30 PRIZES SHOWN AUTOMATICALLY

\$100 BILL = WIN \$100 AUTOMATICALLY IN \$100 BONUS PLAY AREA

\$200 BILL = WIN \$200 AUTOMATICALLY IN \$200 BONUS PLAY AREA

\$300 BILL = WIN \$300 AUTOMATICALLY IN \$300 BONUS PLAY AREA

BASED ON 7,200,000 TICKETS ORDERED

PRIZE FUND \$167,234,505 (77.42%)

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 thirty (30) 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 rub-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 forty-three (43) Play Spots and thirty (30) Prize 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 forty-three (43) Play Spots and thirty (30) Prize 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 “**FASTEST ROAD TO \$3 MILLIONTM**,” which correspond with and verify the Play/Prize Symbol play spots, are as follows:

H. GAME SYMBOLS

- 1. **Your Numbers Black Play Symbols:** There are thirty (30) “Your Numbers” Play spots. The Symbols will be in black in positive with Captions in black in positive as shown below.

1 ONE	2 TWO	3 THREE	4 FOUR	6 SIX	7 SEVEN	8 EIGHT	9 NINE	11 ELEVEN	12 TWELVE
13 THIRTEEN	14 FOURTEEN	16 SIXTEEN	17 SEVENTEEN	18 EIGHTEEN	19 NINETEEN	21 TWENTYONE	22 TWENTYTWO	23 TWENTYTHREE	
24 TWENTYFOUR	26 TWENTYSIX	27 TWENTYSEVEN	28 TWENTYEIGHT	29 TWENTYNINE	31 THIRTYONE	32 THIRTYTWO	33 THIRTYTHREE	34 THIRTYFOUR	
36 THIRTYSIX	37 THIRTYSEVEN	38 THIRTYEIGHT	39 THIRTYNINE	40 FORTY	41 FORTYONE	42 FORTYTWO	43 FORTYTHREE	44 FORTYFOUR	
46 FORTYSIX	47 FORTYSEVEN	48 FORTYEIGHT	49 FORTYNINE	50 FIFTY	51 FIFTYONE	52 FIFTYTWO	53 FIFTYTHREE	54 FIFTYFOUR	
56 FIFTYSIX	57 FIFTYSEVEN	58 FIFTYEIGHT	59 FIFTYNINE	60 SIXTY	5X NINETY	10X HUNDRED	20X HUNDREDTWO	30X HUNDREDTHREE	 

2. **Winning Numbers Play Symbols:** There are ten (10) “Winning Numbers” Play spots. The Symbols will be in black in positive with Captions in black ink in positive as shown below.

1 ONE	2 THO	3 THR	4 FOR	6 SIX	7 SVN	8 EGT	9 NIN	11 ELVN	12 THLV
13 THRT	14 FORTM	16 SXTN	17 SVTN	18 EGHTN	19 NINTH	21 THONE	22 THTHO	23 THTHR	
24 THFOR	26 THSIX	27 THSEV	28 THEGT	29 THNIN	31 THONE	32 THTHO	33 THTHR	34 THFOR	
36 THSIX	37 THSEV	38 THEGT	39 THNIN	40 FORTY	41 FRONE	42 FRTHO	43 FRTHR	44 FRFOR	
46 FRSIX	47 FRSEV	48 FRGT	49 FRNIN	50 FIFTY	51 FTONE	52 FTTHO	53 FTTHR	54 FTFOR	
56 FTSIX	57 FTSEV	58 FTGT	59 FTNIN	60 SIXTY					

3. **Prize Symbols:** There are thirty (30) Prize spots. The Symbols will be in black in positive with Captions in black ink in positive as shown below.

\$10.00 TENDOL	\$15.00 FIFTEEN	\$20.00 TWENTY	\$25.00 THYFIV	\$30.00 THIRTY	\$40.00 FORTY	\$50.00 FIFTY	\$100 ONEHUN	\$200 THOHUN
\$300 THRHUN	\$400 FORHUN	\$500 FIVHUN	\$1,000 ONETHO	\$5,000 FIVTHO	\$10,000 TENTHO	\$100,000 ONHUNTHO	\$3,000,000 \$150K/YR/20YRS	

4. **\$100 Bonus Play Symbols:** There is one (1) “\$100 Bonus” Play spot. The Symbols will be in black in positive with Captions in black ink in positive as shown below.



5. **\$200 Bonus Play Symbols:** There is one (1) “\$200 Bonus” Play spot. The Symbols will be in black in positive with Captions in black ink in positive as shown below.



6. **\$300 Bonus Play Symbols:** There is one (1) “\$300 Bonus” Play spot. The Symbols will be in black in positive with Captions in black ink in positive as shown below.



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

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

\$100 BONUS \$200 BONUS \$300 BONUS

- I. **Bar Code** means the one (1) unique bar-coded representation made up of twenty-four (24) decimal digits that include the Game Identification Number, the Ticket Validation Number and Pack Number imaged on the back of the ticket, and the one (1) unique bar-coded representation made up of twenty-seven (27) decimal digits that include the Game Identification Number, the Ticket Validation Number, the Pack Number and the security digits imaged on the front of the ticket covered by the 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 authorized Kentucky Lottery Regional Offices, 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 \$99,999.99 may be redeemed at Lexington Regional Office or at the KLC headquarters located at 1011 West Main Street, Louisville, Kentucky 40202. Designated cashing agents may be authorized to redeem prizes up to \$25,000.00.
- D. Prizes over \$99,999.99 must be redeemed at KLC Headquarters.

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 "**FASTEST ROAD TO \$3 MILLION**"TM ticket consists of a latex covered play area containing a total of forty-three (43) Play Spots (thirty (30) "Your Numbers" Play Spots, ten (10) "Winning Numbers" Play Spots, one (1) \$100 Bonus Play Spot, one (1) \$200 Bonus Play Spot and one (1) \$300 Bonus Play Spot) and thirty (30) Prize Spots. The player determines if the ticket is a winner by removing the scratch-off material from the play area. If the player matches any of the "Your Numbers" Play Symbols to any of the "Winning Numbers" Play Symbols, the player shall win the corresponding prize amount shown directly below that matching "Your Numbers" Play Symbol. If the player reveals a "STACK OF CASH" symbol, the player shall win

the prize shown directly below that symbol automatically. If the player finds a "5X" symbol in the "Your Numbers" play area, the player shall win five (5) times the prize shown directly below that symbol. If the player finds a "10X" symbol in the "Your Numbers" play area, the player shall win ten (10) times the prize shown directly below that symbol. If the player finds a "20X" symbol in the "Your Numbers" play area, the player shall win twenty (20) times the prize shown directly below that symbol. If the player finds a "30X" symbol in the "Your Numbers" play area, the player shall win thirty (30) times the prize shown directly below that symbol. If a player reveals a "MONEYBAG" symbol in the "Your Numbers" play area, the player shall win all thirty (30) prizes shown automatically. If the player finds a "\$100 BILL" symbol in the "\$100 Bonus" play area, the player shall win One Hundred Dollars (\$100.00) automatically. If the player finds a "\$200 BILL" symbol in the "\$200 Bonus" play area, the player shall win Two Hundred Dollars (\$200.00) automatically. If the player finds a "\$300 BILL" symbol in the "\$300 Bonus" play area, the player shall win Three Hundred Dollars (\$300.00) automatically. A player may win up to thirty-three (33) times and up to One Hundred Fifty Thousand (\$150,000.00) a year for twenty (20) years or a lump sum of Two Million Five Hundred Fourteen Thousand Eight Hundred Thirty-Five Dollars (\$2,514,835.00) on each "FASTEST ROAD TO \$3 MILLIONTM" ticket.

\$30	=	(thirty dollars) or
\$40	=	(forty dollars) or
\$50	=	(fifty dollars) or
\$100	=	(one hundred dollars) or
\$200	=	(two hundred dollars) or
\$500	=	(five hundred dollars) or
\$5,000	=	(five thousand dollars) or
\$10,000	=	(ten thousand dollars) or
\$100,000	=	(one hundred thousand dollars) or
\$150,000 a year for 20 years	=	(one hundred fifty thousand dollars a year for twenty years)
or \$2,514,835 (if cash option is chosen)	=	(two million five hundred fourteen thousand eight hundred thirty-five 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 “**FASTEST ROAD TO \$3 MILLIONTM**” Instant Game Ticket, all of the following requirements must be met:

- A. Exactly forty-three (43) Play Symbols and thirty (30) Prize Symbols must appear beneath the rub-off area on the face of the ticket.
- B. Exactly forty-three (43) Play Symbol Captions and thirty (30) Prize Symbol Captions must appear below each of the forty-three (43) Play Symbols and thirty (30) Prize Symbols 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 Retailer Validation Codes, 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 Retailer Validation Codes must correspond to the Play Symbols.
- F. The ticket must not be mutilated, altered, unreadable, reconstituted or tampered with in any manner.
- G. The ticket must not be counterfeit.
- H. 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.
- I. The Legends, Play Symbols, Play Symbol Captions, Prize Symbols, Prize Symbol Captions identified in Section 1, and Retailer Validation Codes, 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.
- J. 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, and one (1) Retailer Validation Code present in the play area on the front of the ticket. It must also have one (1) unique bar-coded representation made up of twenty-four (24) decimal digits that include the Game Identification Number, the Ticket Validation Number and Pack Number imaged on the back of the ticket, and one (1) unique bar-coded representation made up of twenty-seven (27) decimal digits that include the Game Identification Number, the Ticket Validation Number, the Pack Number and the security digits imaged on the front of the ticket covered by scratch-off coating.

- K. 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.
- L. 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.
- M. 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.
- N. The Legends, Play Symbols, Play Symbol Captions, Prize Symbols, Prize Symbol Captions identified in Section 1, and Retailer Validation Codes, 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.
- O. The display printing must be regular in every respect and correspond precisely with the artwork for this Instant Game on file at the KLC.
- P. 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.

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 option, 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 his designee, this game (KY-757) 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: 1/3 of the game		
Order Quantity: 2,400,000 tickets		
Pool Size: 120,000 tickets		
Tier	\$ Prize	Winners
1	\$30	480,000
2	\$40	240,000
3	\$50	80,000
4	\$100	80,000
5	\$200	28,000
6	\$500	16,060
7	\$5,000	160
8	\$10,000	80
9	\$100,000	20
Top Prize	\$2,514,835	1

Reorder Amount: 2/3 of the game		
Order Quantity: 4,800,000 tickets		
Pool Size: 120,000 tickets		
Tier	\$ Prize	Winners
1	\$30	960,000
2	\$40	480,000
3	\$50	160,000
4	\$100	160,000
5	\$200	56,000
6	\$500	32,120
7	\$5,000	320
8	\$10,000	160
9	\$100,000	40
Top Prize	\$2,514,835	2

Reorder Amount: Full reorder		
Order Quantity: 7,200,000 tickets		
Pool Size: 120,000 tickets		
Tier	\$ Prize	Winners
1	\$30	1,440,000
2	\$40	720,000
3	\$50	240,000
4	\$100	240,000
5	\$200	84,000
6	\$500	48,180
7	\$5,000	480
8	\$10,000	240
9	\$100,000	60
Top Prize	\$2,514,835	3

Rhonda Zimmerman

Director of Scratch Games

1/23/20

Date

Ed Bell

Sr. Vice President – Sales & Marketing

1/27/20

Date

W. B. Hlew

Sr. VP, General Counsel & Corporate Secretary

1/23/20

Date

Margaret Hilts

Executive Vice President & COO

1/24/20

Date

[Signature]
President & CEO

1-24-2020

Date

[Signature]
Chairman of the Board

1/24/2020

Date