Version 1.0

KENTUCKY LOTTERY CORPORATION

RULES AND REGULATIONS

"CASH POP"

Adopted: January 24, 2020

GAME RULES AND REGULATIONS

CASH POP

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KENTUCKY LOTTERY CORPORATION

RULES AND REGULATIONS

"CASH POP"

1. CREATION

Pursuant to the laws creating and governing the Kentucky Lottery Corporation, there is hereby created a draw game, hereinafter called "KENTUCKY CASH POP" ("CASH POP") which shall be conducted pursuant to these Rules and Regulations and KRS Chapter 154A. 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 publicly announces a termination date.

2. <u>DEFINITIONS</u>

The following words and terms shall have the following meaning unless otherwise indicated:

- (a) **Drawing** Collectively refers to the process of randomly selecting, by computer, one (1) number from a field of one (1) to fifteen (15) numbers which determines the Winning CASH POP Number.
- (b) Exchange Ticket The computer-generated, printed paper issued by a terminal, and otherwise produced by a Retailer in an authorized manner, to replace a game Ticket that had been purchased for play in multiple Drawings and was validated before the last Drawing appearing on the Ticket. An Exchange Ticket shall contain the exact game Play and future Drawing number or range of numbers appearing on the validated game Ticket it is replacing and shall have all other characteristics of a game Ticket except as otherwise stated in these rules. An Exchange Ticket shall not contain a ticket price. Once printed, an Exchange Ticket serves as a Ticket, and is subject to the requirements and provisions set out herein applicable to Tickets.
- (c) **KLC or Lottery** means the Kentucky Lottery Corporation.
- (d) Play or Wager means for each play, a Player selects one (1) or up to fifteen (15) different numbers from a field of fifteen (15) numbers (1-15) or selects "Cover All" to play all fifteen (15) CASH POP numbers. A Player may select numbers by orally communicating the numbers to a Lottery Retailer; by marking numbered spaces on a "CASH POP" Play Slip and submitting it to a Retailer; or by requesting a Quick Pick from a Retailer. Additionally, the Lottery may authorize other means to place a Wager including through a self-service terminal. The Retailer shall then issue a Ticket containing the selected CASH POP number(s), each of which constitutes a Play. The Player determines the cost of the Play by orally communicating or marking the Playslip in the amounts of one dollar (\$1), two

- dollars (\$2), five dollars (\$5), or ten dollars (\$10) per CASH POP Number played, per Drawing.
- (e) **Play Slip** The official Lottery form provided to Retailers, which is used by a player to purchase a Ticket from a Retailer, and which indicates the Plays selected by the Player.
- (f) **President** President of the Kentucky Lottery Corporation or any other person to whom the President's authority is lawfully delegated.
- (g) **Quick Pick** The selection of a Player's CASH POP number(s) by the Lottery system's computer software based on the number of CASH POP Numbers selected.
- (h) **Retailer** A person or entity licensed by the Lottery and authorized to sell CASH POP Tickets.
- (i) **CASH POP Number (s)** Means number(s) a player may play for a game Play. A player may play from one (1) CASH POP Number (or one (1) number) up to fifteen (15) CASH POP Numbers (or fifteen (15) different numbers) from a range of consecutive numbers from one (1) to fifteen (15).
- (j) Ticket A CASH POP Ticket, if produced by a Retailer in an authorized manner, contains the following: the "CASH POP" logo; the number CASH POP Numbers the player wants to play per Drawing; the amount the player wants to wager per CASH POP Number, , the number of the Drawing or the range of multiple, consecutive Drawings for which the Ticket may be eligible (e.g. 0001001 0001021); the CASH POP Number(s) chosen by the Player or, if the Quick Pick option was selected, the numbers selected by Quick Pick and the characters "QP"; a prize amount(s) randomly selected by a computer and assigned to each CASH POP Number on the Ticket; the total cost of the Ticket; retailer number; the validation serial number; bar code; print date and time, Eastern Time; and any other information deemed necessary by the Lottery.
- (k) Winning CASH POP Number the one (1) number, from a field of one (1) to fifteen (15), that is selected by the Lottery at each Drawing that is used to determine the winning game Plays.

3. <u>GENERAL DESCRIPTION</u>

To play "CASH POP" a Player selects, or has the Terminal randomly assign (Quick Pick) up to fifteen (15) numbers from a range of consecutive numbers from one (1) to fifteen (15), or the player may select "Cover All" to play all fifteen (15) CASH POP Numbers. The Player may wager \$1, \$2, \$5 or \$10 for each CASH POP Number played. The Player may select from 1, 2, 3, 4, 5, 10, 15, and 20 consecutive Drawings for which the play shall be valid (Multi-Draw). For each CASH POP Number played, a prize amount (as set forth in Section 11 below) will be randomly selected by a computer and assigned to that CASH

POP Number on the Ticket. Match any of your CASH POP Number(s) to the Winning CASH POP Number drawn, win prize shown for that CASH POP Number.

4. <u>TICKET RETAILERS</u>

- (a) CASH POP Ticket sales may be made through duly licensed Retailers which are authorized to sell CASH POP and which contract with the Lottery as provided in the Lottery's governing statutes, rules and regulations (relating to Ticket retailers).
- (b) The Lottery may, at its sole discretion, terminate sales, without prior notice, at any Retailer upon the grounds set forth in the Retailer's contract with the Lottery (and any amendments thereto), in KRS Chapter 154A, or in any administrative regulations adopted from time to time by the Lottery, copies of which may be obtained from the Lottery's corporate headquarters upon written request.

5. <u>TICKET PRICE</u>

- (a) The price of a Ticket is determined by the number of CASH POP Numbers the player chooses to play, multiplied by the amount of money a player chooses to wager on each CASH POP number(s) selected, multiplied by the number of Drawings in which the Ticket will be played. The President may authorize the sale of CASH POP Tickets at a discount for promotional purposes.
- (b) A Ticket may be purchased for one Drawing or for multiple, consecutive Drawings so long as the price of the Ticket does not exceed \$250.

6. <u>TICKET PURCHASES, CHARACTERISTICS AND RESTRICTIONS FOR TICKET PURCHASES FROM RETAILERS</u>

- (a) Tickets may be purchased every day of the year during the Lottery's business day, from 5 a.m. ET until 01:59:59 a.m. ET, or as otherwise established within the Lottery's discretion, and within each Retailer's hours of operation.
- (b) Tickets may be purchased from a terminal operated by a Retailer or purchased from a designated self-service terminal at a Retailer's location.
 - (i) To purchase a Ticket from a terminal operated by a Retailer or Retailer's clerk, a player must choose a game Play by one of two methods. A player completes the Play Slip by choosing the number of CASH POP Numbers the player wants to play per Drawing or selecting "Cover All" to play all fifteen (15) CASH POP Numbers, the amount to wager (\$1, \$2, \$5 or \$10) per CASH POP Number selected, and the number of multiple, consecutive Drawings in which to play the Ticket; then, the player either selects the CASH POP Numbers to play (if "Cover All" was not selected), or, the player may select the Quick Pick option to have the computer select the CASH POP Number(s) to play based on the number of CASH POP(s)

selected. A player then submits the completed Play Slip to the Retailer. In the alternative, the player may request that a clerk, without using a Play Slip, electronically submit a request for a Quick Pick through the terminal with the player informing the clerk of the number of CASH POP Numbers the player wants to play per Drawing, the amount to wager per CASH POP Number, and the number of multiple, consecutive Drawings in which to play the Ticket.

- (ii) To purchase a Ticket from a self-service terminal, the player follows the instructions on the screen, if any, or must insert a completed Play Slip into the terminal, and the price of the Ticket must be paid into the terminal. The terminal will then issue a Ticket to the player.
- (c) Each Ticket shall contain the information set out in Section 2(j), above.
- (d) The Ticket or Exchange Ticket is the only valid instrument for claiming a prize won following a Drawing.
- (e) A CASH POP Ticket may not be canceled.
- (f) The "Play it Again" feature may be allowed with the CASH POP game at the discretion of the Lottery. If a CASH POP wager is replayed, the CASH POP Number(s) on the new wager shall repeat the numbers from the replayed wager. However, new prize amounts associated with the CASH POP Number(s) will be assigned for the new ticket.
- (g) If a player has Drawings remaining on a Ticket at the close of the Lottery's business day, the remaining Drawings will take place at the start of operations the next business day.
- (h) By purchasing a CASH POP Ticket, the player agrees to abide by these Rules and Regulations, as determined by the Lottery.

7. TIME, PLACE AND MANNER OF CONDUCTING DRAWINGS

- (a) Time of Drawings CASH POP Drawings normally take place seven (7) days a week, at four (4) minute intervals, with the first Drawing of the day to be conducted at 5:06 a.m. ET and the last Drawing of the business day to be conducted at 1:58 a.m. ET, or in the alternative, at such times and upon such intervals to be determined at the Lottery's discretion. The maximum number of Drawings to be conducted in the Lottery's business day is normally 314.
- (b) Place of Drawings CASH POP Drawings shall be conducted at a location determined at the Lottery's discretion.
- (c) Manner of Conducting Drawings –The Lottery will conduct the CASH POP drawing to select one (1) CASH POP Number from a field of one (1) to fifteen (15) numbers. The Winning CASH POP Number selected at each Drawing is

selected through the use of a random number generator, pursuant to reasonable controls and methods as determined by the Lottery and its draw game system vendor.

8. <u>TICKET RESPONSIBILITY FOR TICKETS PURCHASED FROM RETAILERS</u>

- (a) A winning CASH POP Ticket is deemed to be a bearer instrument until a name is affixed upon the Ticket in the designated area. At that time the Ticket is deemed to be owned for all purposes by the person(s) so named.
- (b) The Lottery shall not be responsible for lost or stolen CASH POP Tickets.
- (c) It shall be the sole responsibility of the player to check and verify the accuracy of any Play and all other data printed on the Ticket.
- (d) The Lottery shall not be responsible for CASH POP Tickets redeemed in error by a player from a CASH POP Retailer.
- (e) Winning Plays are determined by the numbers appearing on a Ticket and by the Winning CASH POP Number drawn at a Drawing, and not by any numbers reported. The Lottery shall not be responsible for numbers reported in error.

9. <u>TICKET VALIDATION REQUIREMENTS FOR TICKETS PURCHASED FROM RETAILERS</u>

- (a) Valid Tickets In order to be deemed a valid CASH POP Ticket purchased from a retailer, the apparent winning Ticket must be presented and all of the following conditions must be met:
 - (1) The Ticket validation serial number must be present in its entirety. The number(s) printed on the Ticket must correspond to the Winning Number(s) selected for the Drawing(s) indicated on the Ticket. The validation serial number and the selected numbers must both correspond to the computer validation records maintained by the Lottery or its designated draw game system vendor;
 - (2) The Ticket must be intact;
 - (3) The Ticket must not be mutilated, altered, reconstituted or tampered with in any manner;
 - (4) The Ticket must not be counterfeit or a copy of another winning Ticket;
 - (5) The Ticket must have been issued by the Lottery through a Retailer in an authorized manner;
 - (6) The Ticket must not have been stolen;

- (7) The Ticket must be validated in accordance with Section 10 (relating to procedures for claiming and payment of prizes) and submitted for payment within one hundred eighty days (180) days following the Drawing date in which the prize was won;
- (8) The numbers on the Ticket must be as specified in Section 2 (l) (Definitions, Ticket);
- (9) The Ticket data must have been recorded on the Lottery's central computer system prior to the Drawing, and the Ticket data must match this computer data;
- (10) The numbers, the validation data and the Drawing date of an apparent winning Ticket must appear on the official file of winning Tickets, and a Ticket with that exact data must not have been previously paid (except where an Exchange Ticket has been issued);
- (11) The Ticket must not be misregistered, defectively printed or produced in error to an extent that it cannot be processed by the Lottery;
- (12) The Ticket must pass all other confidential security checks of the Lottery; and
- (13) There must not be any breach of these Rules and Regulations or other laws, rules or regulations relating to the Ticket which, in the discretion of the Lottery, justifies disqualification.
- (b) **Invalid or Defective Tickets** Any Ticket purchased from a Retailer and not passing all of the validation criteria in this subsection shall be considered void and shall not be paid.
 - (1) The determination of the President in regard to invalid or defective Tickets shall be final and binding. At the President's discretion, an invalid Ticket may be replaced with a Ticket of equivalent sales price.
 - (2) In the event a defective Ticket is purchased or defective Exchange Ticket is printed, or in the event the President determines to adjust an error, the sole and exclusive remedy shall be the replacement of such defective and erroneous Ticket or Exchange Ticket with a Ticket of equivalent sales price.
 - (3) In the event a Ticket is not paid by the Lottery and a dispute occurs as to whether the Ticket is a winning Ticket, the Lottery may, at its discretion, replace the Ticket as provided in paragraph (2) of this subsection. This shall be the sole and exclusive remedy of the holder of the Ticket.
- 10. <u>PROCEDURES FOR CLAIMING AND PAYING PRIZES WON ON TICKETS PURCHAED FROM RETAILERS</u>

- (a) Prizes won shall be claimed within one hundred and eighty (180) days following the date of the Drawing in which the prize was won, and such prizes shall be claimed in the same manner as other draw game prizes as set forth below. If a Ticket contains multiple Drawings in which prizes were won on separate days, each prize still must be claimed within one hundred and eighty (180) days following the date of the specific Drawing in which the prize was won.
- (b) Tickets having a total cash prize value up to Six Hundred Dollars (\$600.00) may be claimed within one hundred and eighty (180) days following the date of the Drawing in which the prize was won and may be claimed by:
 - (i) presenting the Ticket at any Retailer, provided that such Retailer has sufficient funds available for payment, or at any authorized KLC Cashing Agent;
 - (ii) presenting the Ticket at the Lexington Regional Office;
 - (iii) presenting the Ticket at Lottery headquarters located at 1011 West Main Street, Louisville, Kentucky 40202; or
 - (iv) mailing the signed winning Ticket and an official Lottery claim form to: Kentucky Lottery Corporation, Claims Dept. 100, Louisville, Kentucky 40287-0001.
- (c) Tickets having a total cash prize value of over Six Hundred Dollars (\$600.00) and up to Five Thousand Dollars (\$5,000).
 - (i) Tickets having a total cash prize value of over Six Hundred Dollars (\$600.00) and up to Five Thousand Dollars (\$5,000) may be claimed within one hundred and eighty days (180) days following the date of the Drawing in which the prize was won by presenting the Ticket at any Retailer location that is an authorized cashing agent or in any manner specified in subsection (b) (ii), (iii) or (iv) of this section.
- (d) Tickets having a total cash prize value of over Five Thousand Dollars (\$5,000) and up to Ninety-Nine Thousand Nine Hundred Ninety-Nine Dollars (\$99,999) must be claimed at the Lexington Regional Office or the Lottery headquarters located at 1011 West Main Street, Louisville, Kentucky 40202. Designated cashing agents may be authorized to cash prizes up to \$25,000.00 within ninety (90) days following the date of the Drawing in which the prize was won; however, tickets having a total cash prize value over Five Thousand Dollars (\$5,000) not claimed within ninety (90) days must be claimed within one hundred eighty (180) days following the date of the Drawing in which the prize was won by presenting the Ticket in the manner specified in subsection (b) (ii), (iii) or (iv) of this section.
- (e) Tickets having a total cash prize value of over Ninety-Nine Thousand Nine Hundred Ninety-Nine Dollars (\$99,999) must be claimed at the Lottery headquarters located at 1011 West Main Street, Louisville, Kentucky.

- (f) The Kentucky Lottery Corporation reserves the right in its sole discretion to increase the total cash prize values that may be claimed at cashing agents or at the Lexington Regional Office. Players can contact the Lottery headquarters or a Lottery Retailer for current cashing limits.
- (g) In the event a single Ticket contains multiple wins, the prize amounts shall be added together and shall be paid in accordance with the prize payment limits specified in subsections (b) through (e) of this section.
- (h) The payment of prizes to persons under eighteen (18) years of age and to those persons who may die before receiving any or all of a particular prize shall be paid in accordance with KRS 154A.110 (relating to prizes payable after the death of a prize winner and payment to persons under eighteen (18) years of age), and rules promulgated with respect thereto.
- (i) The Lottery shall be discharged of any and all liability after payment of prizes as provided in KRS 154A.110(4) (relating to discharge of Lottery liability upon payment).

11. <u>DETERMINATION OF PRIZE WINNERS, PRIZE AMOUNTS, AND PROBABILITY</u> OF WINNING

- (a) CASH POP prizes for each Drawing shall be determined based on the wager amount chosen by the player (\$1, \$2, \$5, or \$10) with a prize randomly computer assigned to the CASH POP Number(s) printed on the Player's Ticket.
 - (i) Set prize amounts based on a Player playing one (1) CASH POP Number with a \$1, \$2, \$5 or \$10 wager and probability of winning (rounded to the nearest hundredth) are set out in the tables below.

Wager	Prize Amount	Odds of Receiving Prize on Ticket	Odds of Winning Prize Per CASH POP Number Played
	\$250	1:550.00	1: 8,250.00
	\$100	1:300.00	1: 4,500.00
	\$50	1:150.00	1: 2,250.00
	\$25	1:60.00	1: 900.00
\$1	\$20	1:18.00	1: 270.00
	\$15	1:12.00	1: 180.00
	\$10	1:7.00	1: 105.00
	\$7	1:5.00	1: 75.00
	\$5	1:2.04	1: 30.63

Estimated		61.18%
Total Payout		

Wager	Prize Amount	Odds of Receiving Prize on Ticket	Odds of Winning Prize Per CASH POP Number Played
	\$500	1:550.00	1:8,250.00
	\$200	1:300.00	1: 4,500.00
	\$100	1:150.00	1: 2,250.00
	\$50	1:40.00	1: 600.00
\$2	\$40	1:15.00	1: 225.00
	\$30	1:10.00	1: 150.00
	\$20	1:7.00	1: 105.00
	\$14	1:6.00	1: 90.00
	\$10	1:2.05	1: 30.80
Estimated Total Payout			64.06%

Wager	Prize Amount	Odds of Receiving Prize on Ticket	Odds of Winning Prize Per CASH POP Number Played
	\$1,250	1:550.00	1: 8,250.00
	\$500	1:300.00	1: 4,500.00
	\$250	1:137.00	1: 2,055.00
	\$125	1:24.00	1: 360.00
\$5	\$100	1:11.00	1: 165.00
	\$75	1:10.00	1: 150.00
	\$50	1:8.00	1: 120.00
	\$35	1:7.00	1: 105.00
	\$25	1:2.05	1: 30.79
Estimated			67.99%
Total Payout			

Wager	Prize Amount	Odds of Receiving Prize on Ticket	Odds of Winning Prize Per CASH POP Number Played
	\$2,500	1:550.00	1: 8,250.00
\$10	\$1,000	1:200.00	1: 3,000.00
	\$500	1:90.00	1: 1,350.00

	\$250	1:20.00	1: 300.00
	\$200	1:13.00	1: 195.00
	\$150	1:10.00	1: 150.00
	\$100	1:8.00	1: 120.00
	\$70	1:7.00	1: 105.00
	\$50	1:2.05	1: 30.78
Estimated			69.9%
Total Payout			

- (b) The overall odds of winning a prize are 1 in 15.
- (c) Promotional features activated and terminated at the discretion of the Lottery may enable the holder of a CASH POP Ticket to qualify for promotional prizes.
- (d) The number of prize categories and the allocation of prize money among the prize categories may be changed at the discretion of the President and the Lottery's Board of Directors.

12. UNCLAIMED PRIZE MONEY

All prize money on winning CASH POP Tickets may be retained by the KLC for payment to the person entitled thereto. In the event no claim or redemption is made within one hundred eighty days (180) days following the Drawing date in which the prize was won, the prize money shall be deposited and paid out in accordance with KRS 154A.110 (3).

13. WITHHOLDING AND DEBT SET OFF

Kentucky and federal withholding taxes shall be withheld by the Lottery from prize payments in such amounts as may be required, in accordance with applicable provisions of state and federal law. Any other amounts may be withheld from prize payments as required by law.

14. PURCHASE AND PRIZE PAYMENT RESTRICTIONS

- (a) Prizes shall be paid in one (1) cash payment.
- (b) Lottery Tickets may only be sold to persons eighteen (18) years of age or older.
- (c) No CASH POP game Ticket shall be purchased and no prize paid to any of the following persons: any member of the Board of Directors, officers, or employees of the Lottery; any vendors (as defined in KRS 154A.010) or related entities, or any member of the Board of Directors, officers, employees of, partners in, or owners of any vendors or related entities to the vendors; 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.

15. GOVERNING LAW

- (a) In purchasing a Ticket, the purchaser agrees to comply with and abide by applicable laws, all Lottery rules and regulations, instructions, conditions and final decisions of the President, and all procedures established by the President for conduct of the CASH POP game.
- (b) All decisions made by the President, including the declaration of prizes and the payment thereof and in the interpretation of these Rules and Regulations, shall be final and binding on all Players and on every person making a claim in respect thereof.