

KENTUCKY LOTTERY CORPORATION

RULES AND REGULATIONS

“KENTUCKY’S QUICK BUCKS”

Adopted: January 24, 2019

GAME RULES AND REGULATIONS

KENTUCKY’S QUICK BUCKS

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KENTUCKY LOTTERY CORPORATION

RULES AND REGULATIONS

“KENTUCKY’S QUICK BUCKS”

1. CREATION

Pursuant to the laws creating and governing the Kentucky Lottery Corporation, there is hereby created a draw game, hereinafter called “Kentucky’s Quick Bucks,” which shall be conducted pursuant to these Rules and Regulations and KRS Chapter 154A and shall continue until a termination date is announced.

2. DEFINITIONS

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

- (a) **Play Slip** – a form used for purchasing a Ticket from a Kentucky Lottery Retailer and used in indicating a player’s bet having five (5) play areas identified by an alpha character: “A,” “B,” “C,” “D,” and “E.” One play area consists of two (2) grid play sections with the numbers 1-31 in the top grid section (labeled “Pick 4 or QP”), and numbers 1-5 in the lower grid section (labeled “Pick 1 or QP,” or “Wheel” to play all five (5) Kentucky Ball numbers).
- (b) **Lottery** – The Kentucky Lottery Corporation.
- (c) **President** – President of the Kentucky Lottery Corporation or any other person to whom the President’s authority is lawfully delegated.
- (d) **Play Area or Board** – That area of the Play Slip which contains two (2) sets of numbered circles to be marked by the player, with thirty-one (31) circles numbered one (1) through thirty-one (31) in the top section (labeled “Pick 4 or QP”), and five (5) circles numbered one (1) through five (5) in the lower section (labeled “Pick 1 or QP,” to manually select or have the computer select one (1) Kentucky Ball number, or “Wheel” to play all five (5) Kentucky Ball numbers). Each game grid is identified by an alpha character and, when used to purchase a Ticket, corresponds to the numbers selected and printed on the Ticket (unless “Wheel” is selected) as set forth in subsection (g) below.
- (e) **Quick Pick** – The selection of a Player’s numbers by the Lottery system’s computer software.

- (f) **Retailer** - A person licensed to sell lottery tickets who has been approved and contracted with to sell Kentucky's Quick Bucks Tickets.
- (g) **Ticket** – A Kentucky's Quick Bucks Ticket, if produced by a Retailer in an authorized manner, contains: one (1) to five (5) separate plays, each containing an alpha character (A, B, C, D and E), followed by five (5) selected numbers, four (4) numbers between one (1) and thirty-one (31), printed in an order randomly determined by the computer, and one (1) Kentucky Ball number between one (1) and five (5), which may be the same as one of the first four numbers selected by the player; drawing date(s); the amount wagered per play; the total amount wagered per Ticket; and the validation serial number data. If in a single transaction, a player selects a Wheel Bet wager, the player will receive a Wheel Bet Ticket [defined in (l) below]. If a player selects a Wheel Bet wager in addition to single Kentucky's Quick Bucks plays in a single transaction, each play that is not a Wheel Bet wager shall print a separate ticket containing alpha character A.
- (h) **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.
- (i) **Kentucky Ball Number** – One (1) number from a field of one (1) through five (5). In a Wheel Bet Wager, the player makes a wager containing each of the five (5) Kentucky Ball Numbers with the same first four (4) numbers from a field of thirty-one (31) numbers (1-31).
- (j) **Winning Numbers** – Five (5) numbers, the first four (4) from a field of thirty-one (31) numbers (1-31) and the last one (1) from a field of five (5) numbers (1-5), randomly selected at each Kentucky's Quick Bucks drawing, shall be used to determine winning Kentucky's Quick Bucks plays.
- (k) **Wheel Bet Wager** – A five-dollar (\$5.00) wager type consisting of five separate plays on five separate lines on a single ticket (a "Wheel Bet Ticket"). Each line on the ticket shall contain Five (5) numbers, the same first four (4) numbers in the same order from a field of thirty-one (31)

numbers (1-31), whose order is randomly determined by the computer, and the last one (1) (the Kentucky Ball number) from a field of five (5) numbers (1-5), with each play containing each one (1) of the five (5) Kentucky Ball numbers. Placing a Wheel Bet wager places five (5) one-dollar (\$1.00) plays with the same first four (4) numbers from the field of thirty-one (31), and each play contains one (1) of the five (5) Kentucky Ball numbers. Because the Wheel Bet Wager selects each possible Kentucky Ball number, there will be a minimum guaranteed prize of \$2.00 for matching the Kentucky Ball.

- (l) **Wheel Bet Ticket** – Five separate plays on five separate lines on a single ticket. The first 4 numbers of each play are the same four (4) numbers from a field of thirty-one (31)(1-31), whose order has been randomly determined by the computer, and printed in the same order for all five plays. The fifth number (the Kentucky Ball) of each wager will be one (1) on the first line, two (2) on the second line, three (3) on the third line, four (4) on the fourth line and five (5) on the fifth line. Tickets with a Wheel Bet wager will contain five (5) plays on the same ticket, each containing an alpha character (A, B, C, D and E) in descending order.
- (m) **Order Drawn** - The sequence by which the first four (4) numbers from a field of thirty-one (31) numbers (1-31) are selected by the drawing equipment whereby players match their numbers to determine their prize.
- (n) **Player Selected Numbers** - Five (5) selected numbers, four (4) numbers between one (1) and thirty-one (31), printed in random order on the Ticket by the computer, and one (1) additional number between one (1) and five (5), which may be the same as one of the first four numbers selected by the player.

3. GENERAL DESCRIPTION

Kentucky's Quick Bucks winners are determined from ticket holders matching two (2), three (3), or four (4) numbers from a field of one (1) through thirty-one (31), plus one (1) number from a field of one (1) through five (5) (the "Kentucky Ball Number") (collectively the "Winning Numbers"). The order/position of the player's four (4) numbers from the field of one (1) through thirty-one (31) shall be randomly determined by the computer. The Winning Numbers shall be randomly drawn. The Kentucky Ball may be the same as one of the first four numbers selected by the player. Correctly matching two (2), three (3), or four (4) Winning Numbers from the field of one (1) through thirty-one (31) drawn in any order, and/or the Kentucky Ball Number, or matching two (2), three (3), or four (4) Winning Numbers from the field of one (1) through thirty-one (31) in exact order drawn, and/or the Kentucky Ball Number, or matching only the Kentucky Ball Number, shall entitle the ticket holder to a prize hereinafter identified in Section 11 of this document (relating to determination of prize winners). Sales of Kentucky's Quick Bucks begin at the start of business on February 24, 2019, at 5:00 a.m. ET, or as announced by the Lottery.

4. TICKET SALES RETAILERS

- (a) Kentucky's Quick Bucks Ticket sales may only be made through such duly licensed Retailers as the President will appoint and contract with as provided in the Lottery's governing statutes, rules and regulations (relating to Ticket sales retailers).
- (b) The Lottery may, at its discretion, terminate sales, without prior notice, by any retailer upon the grounds set forth in the Retailer contract (and any amendments thereto) in KRS Chapter 154A, and 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. TICKET PRICE

The wager amount for Kentucky's Quick Bucks is one dollar (\$1.00) per play, or five dollars (\$5.00) per Wheel Bet wager. The KLC reserves the right to set a maximum ticket price.

6. PLAY SLIP, TICKET CHARACTERISTICS AND RESTRICTIONS FOR TICKET PURCHASES FROM RETAILERS

- (a) Tickets may be purchased from a terminal operated by a Retailer or purchased from a designated self-service terminal at a Retailer's location.
 - (1) To purchase a Kentucky's Quick Bucks Ticket from a terminal operated by a Retailer or Retailer's clerk, players may submit their completed Play Slip to an authorized Kentucky's Quick Bucks Retailer to have issued a Ticket which shall contain the four (4) number selections between one (1) and thirty-one (31), whose order/position is randomly determined by the computer, and the Kentucky Ball number selection between one (1) and five (5) (the combination of the 4 numbers plus the Kentucky Ball number shall constitute a completed play) in each game (panel) or board selected by the player (identified by an alpha character as identified in Section 2: Definitions), the drawing date and total amount wagered per Ticket and validation data. Players may optionally request a random computer selection of numbers (Quick Pick) by marking the Quick Pick box in the appropriate game panel. In the alternative, in the absence of a Play slip, the player may request that a clerk manually enter a Kentucky's Quick Bucks play(s) into the Computer Terminal in groups of five (5) number selections for each play wagered (whose

order/position is randomly determined by the computer), with the Kentucky Ball Number separately identified. The player selects a wager amount of \$1.00 per play or \$5.00 per Wheel Bet wager. Such selections shall be manually entered into the computer terminal by the Retailer.

- (2) 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.
- (b) This Ticket or Exchange Ticket shall be the only valid proof of the wager placed and the only valid receipt for claiming or redeeming a prize.
- (c) Plays may only be entered manually using the lottery terminal keypad, by means of a Play Slip provided by the Lottery and hand-marked by the player, or by such other means approved by the Lottery. Retailers shall not permit the use of facsimiles of play slips, copies of play slips, or other materials that are inserted into the terminal's play slip reader that are not printed or approved by the Lottery. Retailers shall not permit any device to be connected to a lottery terminal to enter plays, except as approved by the Lottery.
- (d) Play Slips shall be available at no cost to the purchaser. Play slips must be completed as instructed. A Play Slip shall have no pecuniary or prize value and shall not constitute evidence of purchase or numbers selected.
- (e) Kentucky's Quick Bucks Tickets may be purchased for two (2), three (3), four (4), five (5), six (6), seven (7), fourteen (14), or twenty-one (21) consecutive drawings (known as "Multi-Draw"), starting with the next available drawing.
- (f) The maximum Ticket price allowed for any Kentucky's Quick Bucks Ticket purchased from a Retailer is \$250.00.
- (g) A Ticket purchased from a Retailer may be canceled on the same day the Ticket was issued and only from the Retailer from whom the Ticket was purchased. A Ticket purchased prior to that day's draw break must be cancelled within sixty (60) minutes after being issued or prior to the draw break, whichever first occurs. A Ticket issued after the draw break must be canceled within sixty (60) minutes after being issued, but in no event after the close of the Retailer's business day or the close of the Lottery's business day, whichever occurs first.

- (h) By purchasing a Kentucky's Quick Bucks Ticket, the player agrees to abide by these Rules and Regulations, as determined by the Lottery.

7. TIME, PLACE AND MANNER OF CONDUCTING DRAWING

- (a) **Time of Drawing** – Kentucky's Quick Bucks drawings shall take place once each day at approximately 10:58 p.m. ET or at such other time announced by the Lottery.
- (b) **Place of Drawings** – Kentucky's Quick Bucks drawings shall be conducted at a location determined at the President's discretion.
- (c) **Manner of Conducting Drawings** – The objective of the Kentucky's Quick Bucks drawing shall be to select, at random, four (4) numbers from one set of 31, and one number from a second set of 5 (the Kentucky Ball number can be the same or different from any of the first four numbers selected from the 4 ball set), which shall be known as the Winning Numbers, with the aid of drawing equipment, pursuant to the controls and methods defined within the document "Kentucky's Quick Bucks Drawing Procedures."

8. TICKET RESPONSIBILITY FOR TICKETS PURCHASED FROM A RETAILER

- (a) A winning Kentucky's Quick Bucks Ticket purchased from a Retailer 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 Kentucky's Quick Bucks Tickets.
- (c) The purchaser of the Kentucky's Quick Bucks Ticket has the sole responsibility for checking the accuracy and condition of the data printed on the Ticket.
- (d) The Lottery shall not be responsible for Kentucky's Quick Bucks Tickets redeemed in error by a player from a Kentucky's Quick Bucks Retailer.
- (e) A play slip does not constitute evidence of a winning Ticket or numbers selected. Players must present a valid Ticket to claim a prize, in accordance with Section 9.

- (f) Winners are determined by the numbers drawn at a drawing and not by the numbers reported. The Lottery shall not be responsible for numbers reported in error.

9. TICKET VALIDATION REQUIREMENTS FOR TICKETS PURCHASED FROM A RETAILER

- (a) **Valid Tickets** – In order to be deemed a valid Kentucky’s Quick Bucks 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 selected numbers printed on the Ticket must correspond to the winning numbers drawn for the date printed 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 games 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 an exact duplicate of another winning Ticket;
 - (5) The Ticket must have been issued by the Lottery through an on-line Kentucky’s Quick Bucks 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 of the drawing date printed on the Ticket;
 - (8) The player selected numbers or computer selected numbers on the Ticket must be in individual groups of four (4) numbers from one set of 31, and one number from a second set of 5 (the Kentucky Ball number can be the same or different from any of the first four numbers selected from the 4 ball set), each associated with a single alpha character: A, B, C, D, or E as set forth in Section 2: Definitions. The five

- (5) numbers and the associated alpha character must constitute a single game play;
 - (9) The Ticket data must have been recorded on the central computer system prior to the drawing and the Ticket data must match this computer data in every respect;
 - (10) The player selected or computer selected 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 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;
 - (13) By submitting a Kentucky's Quick Bucks Ticket for validation, the player agrees to abide by the Rules and Regulations pertaining to Kentucky's Quick Bucks, as determined by the President;
 - (14) There must not be any other breach of these Rules and Regulations in relation to the Ticket which, in the opinion of the President, 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 from any current Lottery game.
 - (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 option, 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. PROCEDURES FOR CLAIMING AND PAYMENT OF PRIZES WON ON TICKETS PURCHASED FROM RETAILERS

- (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 of Fifty Dollars (\$50.00) or less may be claimed by:
 - (i) presenting the Ticket at any Retailer authorized to sell Kentucky's Quick Bucks, 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 Fifty Dollars (\$50.00) and up to Six Hundred Dollars (\$600.00).
 - (i) Tickets having a total cash prize value of over Fifty Dollars (\$50.00) and up to Six Hundred Dollars (\$600.00) may be claimed within ninety (90) days following the date of the Drawing in which the prize was won by presenting the Ticket in any manner specified in subsection (b) of this section.
 - (ii) Tickets having a total cash prize value of over Fifty Dollars (\$50.00) and up to Six Hundred Dollars (\$600.00) which are

not claimed within the ninety (90) day period, 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 any manner specified in subsection (b) (ii), (iii) or (iv) of this section.

- (d) 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 ninety (90) 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.
 - (ii) Tickets having a total cash prize value of over Six Hundred Dollars (\$600.00) and up to Five Thousand Dollars (\$5,000) not claimed within the ninety (90) day period 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 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.
- (f) 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.
- (g) 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.
- (h) 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 (f) of this section.

- (i) 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.
- (j) 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. DETERMINATION OF PRIZE WINNERS, PRIZE LIABILITY LIMIT AND PROBABILITY OF WINNING

- (a) Ways to win - Players win by matching 2, 3 or 4 of the four player selected numbers between one (1) and thirty-one (31) to those of the Winning Numbers in any order, or matching 2, 3 or 4 of the four player selected numbers between one (1) and thirty-one (31), to those of the winning numbers by exact order drawn. Players win the minimum prize of \$2 by matching the player selected Kentucky Ball number to the Winning Kentucky Ball Number .
- (b) The following table sets forth the prize categories and probability of winning (rounded to the nearest whole number):

| Match | Prize Amount | Odds per play |
|-------------------------------------|--------------|-----------------|
| MATCH 4 Exact Order + Kentucky Ball | \$ 50,000* | 1: 3,775,800.00 |
| MATCH 4 Exact Order | \$ 1,000 | 1: 943,950.00 |
| MATCH 3 Exact Order + Kentucky Ball | \$ 80 | 1: 34,961 |
| MATCH 3 Exact Order | \$ 40 | 1: 8,740 |
| MATCH 2 Exact Order + Kentucky Ball | \$ 12 | 1: 896 |
| MATCH 2 Exact Order | \$ 6 | 1: 224 |
| MATCH 4 Any Order + Kentucky Ball | \$ 100 | 1: 164,165 |
| MATCH 4 Any Order | \$ 50 | 1: 41,041 |
| MATCH 3 Any Order + Kentucky Ball | \$ 14 | 1: 1,520 |
| MATCH 3 Any Order | \$ 7 | 1: 380 |
| MATCH 2 Any Order + Kentucky Ball | \$ 3 | 1: 81 |
| MATCH 2 Any Order | \$ 2 | 1: 20 |
| MATCH Kentucky Ball | \$ 2 | 1: 5 |

Overall odds of a cash prize are 1 in 3.9

*Maximum top prize payout liability for the Match 4 in Exact Order + Kentucky Ball is \$270,000 for each drawing. In the event the total number of Plays winning this top prize exceeds the stated limit, the payout liability cap of \$270,000 will be shared among the number of top prize-winning Plays based upon individual wager amount.

- (c) The holder of a winning Ticket may win only one Prize Category per single game panel in connection with Winning Numbers drawn and shall be entitled only to the highest prize won by those numbers.
- (d) Promotional features activated and terminated at the discretion of the Lottery may enable the holder of a Kentucky's Quick Bucks Ticket to qualify for promotional prizes.
- (e) 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 Board of Directors. Such change shall be announced by public notice.

12. UNCLAIMED PRIZE MONEY

All prize money on winning Kentucky's Quick Bucks Tickets may be retained by the President for payment to the person entitled thereto. In the event no claim or redemption is made within one hundred eighty days (180) days of 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 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. Prizes are subject to set off of certain debts 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 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 KLC; 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 Kentucky's Quick Bucks game.
- (b) All decisions made by the President, including the declaration of prizes and the payment thereof, in the interpretation of the Rules and Regulations shall be final and binding on all players and on every person making a claim in respect thereof.