

KENTUCKY LOTTERY CORPORATION
iLOTTERY INSTANT PLAY GAME RULES
“CROSSWORD RICHES” – \$0.50, \$1.00, \$2.00, \$3.00, \$5.00, \$10.00, \$20.00
REVEAL I.D. NO. 3802
VERSION 2 - EFFECTIVE DATE: AUGUST 20, 2020

By purchasing any iLottery Instant Play Ticket and accessing any Instant Play Game, a player accepts and agrees to comply with the iLottery Terms of Use, the applicable game rules and all other applicable rules and procedures. If you do not agree, do not access or purchase any game.

1. DEFINITIONS

- A. **iLottery Instant Play Game or Instant Play Game** means an electronic KLC instant game, and is available only through the KLC’s Website. Instant Play Games are not games sold by Lottery retailers.
- B. **iLottery Instant Ticket or Instant Play Ticket** means an electronic or virtual KLC instant win ticket or play, and is purchased only through the KLC’s Website.
- C. **Lottery or KLC** means the Kentucky Lottery Corporation with headquarters located at 1011 West Main Street, Louisville, KY 40202.
- D. **President** means the President of the Kentucky Lottery Corporation or any other person to whom the President's authority is lawfully delegated.
- E. **Website** means the KLC’s website at kylottery.com, includes the websites of the KLC’s agents, contractors, subcontractors, and third parties involved in producing or delivering the Website and related services, and also includes any mobile device application or any other applications that KLC may publish in connection with these services.

2. INSTANT PLAY TICKET PRICE

An Instant Play Ticket for this Instant Play Game may be purchased for \$0.50, \$1.00, \$2.00, \$3.00, \$5.00, \$10.00 or \$20.00, unless authorized by the President at a discount for promotional purposes.

3. HOW TO PURCHASE

- A. Instant Play Tickets are only available online and may not be purchased at retail. In order to purchase an iLottery Instant Play Ticket, a player must be a member of the Lottery’s Fun Club Rewards, must log in to his or her Fun Club Rewards account at <http://www.kylottery.com>, and successfully complete the purchase process according to the iLottery Terms of Use.
- B. To purchase an Instant Play Ticket, the player must be at least 18 years of age, have a valid Kentucky address, be physically located within the Commonwealth

of Kentucky at the time of the purchase, have a properly registered account, and be using player's own account to purchase a ticket. The KLC may deem invalid any purchases made in violation of these requirements, the iLottery Terms of Use, or other applicable rules, and may refuse to award the prize.

- C. All sales are final. Once the purchase is completed, the player may not cancel the purchase. The player is solely responsible for ensuring that he or she has selected the correct lottery game and all options relating to that game, including, but not limited to, game ticket, number of tickets, and price of tickets. Purchases made in error will not be refunded.
- D. Player is solely responsible for obtaining and maintaining any equipment and connectivity necessary to access the Website and purchase an Instant Play Ticket. Games may not be available on certain devices due to operating requirements associated with the Games. The Lottery makes no representations or warranties as to a player's ability to access, purchase, and play any game, or that the Website or games will display correctly on all devices on which they can be viewed.
- E. Players may have the option to "Buy Now" or "Try Now." By design, the Game play and player experience are the same, although there are important differences. By choosing "Buy Now," the player elects to purchase the Instant Play Ticket, and the purchase value will be deducted from the player's account. Once confirmed, Instant Play Ticket purchases cannot be voided or cancelled. If a Game player chooses "Try Now," the player acknowledges that he or she is playing a trial version of the Instant Play Game; the player is not purchasing an Instant Play Ticket, and the player will not be awarded a cash prize even though the Game results may reveal a prize.

4. **HOW TO PLAY**

The object of Crossword Riches is to match gem letters to all letters in eight (8) or more words on the crossword grid.

To begin play, the player must select their price point before purchasing the game, and then the player must complete the purchase process set out in the iLottery Terms of Use. The outcome of the player's ticket is determined at the time of the ticket purchase. At the start of the game, Crossword Riches presents the player with a game-play window displaying a directive for selecting a cavern. The player chooses an unlocked cavern, and the game displays a prize table, a crossword grid, eighteen (18) gems, and a REVEAL ALL button.

The player determines if the game play is a winner by selecting all of the gems to reveal letters. Choosing REVEAL ALL has the game play to completion. If a gem letter matches a letter on the crossword grid, the game highlights the letter in red to indicate the match. When gem letters match all letters in a word, the game highlights

the word in gold to indicate that all of the word's letters are matched. If gem letters match all letters in eight (8) or more words, the game highlights the word count and prize value in the prize table to indicate the win. If the player finds a cavern Key, he or she can choose a new cavern when playing a future game.

To complete play, the player must select eighteen (18) gems or use REVEAL ALL, after which the game displays a message indicating the game's outcome, the total prize value in the WINS box, and the arrow button, which the player clicks to exit the game.

5. DETERMINATION OF PRIZE WINNERS

- A. iLottery Instant Play Games are games of chance, and the outcome of a play in the case of any Game is determined by the system at the point of purchase and is not affected by the skill, judgment or action of the player. The system distributes outcomes based on the probabilities within the prize structure. The overall chances of winning in a Game at each prize level are determined by the prize structure. Outcome will not be affected by a disconnection from the system after point of purchase.
- B. The revealing of the play symbols on the Instant Play Ticket does not determine if the Instant Play Ticket is a winning Ticket. The revealing of the play symbols is for entertainment purposes only.
- C. A player who validly purchases an iLottery Instant Play Ticket using his or her Fun Club Rewards account, and according to these rules and the iLottery Terms of Use, is the owner of the iLottery Instant Play Ticket, is entitled to any prize won on that ticket, subject to all requirements necessary to claim the prize. An iLottery Instant Play Ticket is a NOT bearer instrument. Neither the electronic record of purchase, nor any other confirmation of the purchase is a bearer instrument. An iLottery Instant Play Ticket may not be assigned or transferred, except as allowed or required by law.
- D. If an iLottery Instant Game play is not played out to completion for any reason, including the interruption of the player, loss of connectivity during game play or Game termination by the Lottery, the player will be notified by email that the Game has not been completed and that the Game will be available for a specified time. If the play is not completed within that time, play will be completed automatically by the system on the player's behalf to reveal the outcome determined at the point of purchase. The player will be notified by email of such outcome, and the prize claim and payment process remains the same, whether player plays the game to completion or the game is completed automatically.

6. PRIZE STRUCTURES AND ODDS

Duplicate prize amounts indicate multiple ways to win the same prize amount; different odds may apply to each way to win.

PRICE: \$0.50

Prize Value	Odds Per Play
\$ 2,000.00	1: 1,000,000.00
\$ 100.00	1: 40,000.00
\$ 25.00	1: 4,000.00
\$ 10.00	1: 666.67
\$ 5.00	1: 153.85
\$ 2.50	1: 40.00
\$ 1.50	1: 7.16
\$ 0.50	1: 7.16

OVERALL GAME ODDS: 3.20
PRIZE PAYOUT: 80.00%

PRICE: \$1.00

Prize Value	Odds Per Play
\$ 5,000.00	1: 1,000,000.00
\$ 250.00	1: 40,000.00
\$ 50.00	1: 4,000.00
\$ 25.00	1: 1,000.00
\$ 10.00	1: 200.00
\$ 5.00	1: 40.00
\$ 3.00	1: 7.02
\$ 1.00	1: 6.72

OVERALL GAME ODDS: 3.10
PRIZE PAYOUT: 80.00%

PRICE: \$2.00

Prize Value	Odds Per Play
\$ 10,000.00	1: 1,000,000.00
\$ 500.00	1: 33,333.33
\$ 100.00	1: 3,333.33
\$ 50.00	1: 666.67
\$ 15.00	1: 99.99
\$ 10.00	1: 33.33
\$ 5.00	1: 6.87

Prize Value	Odds Per Play
\$ 2.00	1: 6.86

OVERALL GAME ODDS: 3.00
PRIZE PAYOUT: 80.00%

PRICE: \$3.00

Prize Value	Odds Per Play
\$ 30,000.00	1: 1,000,000.00
\$ 1,000.00	1: 40,000.00
\$ 200.00	1: 2,000.00
\$ 50.00	1: 196.08
\$ 15.00	1: 40.00
\$ 10.00	1: 16.67
\$ 5.00	1: 7.92
\$ 3.00	1: 7.81

OVERALL GAME ODDS: 2.90
PRIZE PAYOUT: 80.00%

PRICE: \$5.00

Prize Value	Odds Per Play
\$ 50,000.00	1: 1,000,000.00
\$ 2,500.00	1: 40,000.00
\$ 500.00	1: 3,333.33
\$ 75.00	1: 285.71
\$ 30.00	1: 50.00
\$ 15.00	1: 20.00
\$ 10.00	1: 7.06
\$ 5.00	1: 7.06

OVERALL GAME ODDS: 2.80
PRIZE PAYOUT: 80.00%

PRICE: \$10.00

Prize Value	Odds Per Play
\$ 100,000.00	1: 1,000,000.00
\$ 5,000.00	1: 50,000.00
\$ 500.00	1: 3,333.33
\$ 100.00	1: 200.00
\$ 75.00	1: 66.67

Prize Value	Odds Per Play
\$ 50.00	1: 40.00
\$ 20.00	1: 6.28
\$ 10.00	1: 6.28

OVERALL GAME ODDS: 2.75
 PRIZE PAYOUT: 80.00%

PRICE: \$20.00

Prize Value	Odds Per Play
\$ 150,000.00	1: 1,000,000.00
\$ 10,000.00	1: 66,666.67
\$ 1,000.00	1: 2,000.00
\$ 200.00	1: 200.00
\$ 150.00	1: 80.00
\$ 100.00	1: 40.00
\$ 40.00	1: 6.10
\$ 20.00	1: 6.12

OVERALL GAME ODDS: 2.70
 PRIZE PAYOUT: 80.00%

7. HOW TO CLAIM A PRIZE

Subject to all applicable state and federal laws, prizes won on an Instant Play Ticket must be claimed according to the process set out below and in the iLottery Terms of Use:

- A. Prizes of \$600 or less are automatically deposited into the winner's account, subject to the prize winnings account limit. If the prize amount would cause the prize winnings account balance to exceed this limit, a check for the amount of the prize will be mailed to the address on file for the winner's account;
- B. Prizes over \$600, and up to and including \$99,999.99 may be claimed online according to the process set out in the iLottery Terms of Use or claimed in person at the KLC headquarters; and
- C. Prizes of \$100,000 and over must be claimed in person at Lottery headquarters.

8. CLAIM PERIOD

All prizes won on an Instant Play Ticket must be claimed no later than one hundred and eighty (180) days after the announced end of sales for the specific iLottery Instant Play Game. The game end date will be announced on the Website. If a valid claim is not made for a prize within the required time period, the prize shall constitute an

unclaimed prize and addressed as provided in KRS 154A.110 (3). It is the player's responsibility to take all required steps to claim any prize. The Lottery is not liable for any damages or losses resulting from a player's failure to properly claim a prize.

9. TICKET VALIDATION REQUIREMENTS

In order to be a valid winning Instant Play Ticket, all transaction data must be recorded and verified as a winning Instant Play Ticket on the computer system of the Lottery or of its contractors or subcontractors, and the transaction data must satisfy all validation requirements in every respect. Any Ticket not passing all the validation requirements is void and is ineligible for any prize.

10. TAXES AND DEBT SET OFF

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.

11. DISPUTES

- A. In the event a dispute between the KLC and player occurs as to whether a prize has been won or paid, the President's decision is final. The President may, solely at his or her discretion, replace the disputed Instant Play Ticket(s) with an Instant Play Ticket or Tickets of equivalent sale price from a current KLC iLottery Instant Game or may refund the price. This shall be the sole and exclusive remedy of the purchaser in the event of such disputes.
- B. A claim may not be premised on human or electronic error in the communication, display, or transmission of data regardless of how that data is recorded, displayed, or transmitted. A claim may not be premised on any intentional human, electronic or other form of communication that was not authorized by the KLC.

12. GOVERNING LAW

In purchasing an Instant Play Ticket, the player agrees to comply with and abide by applicable federal and Kentucky state laws; all rules, regulations, directives and final decisions of the KLC; and all procedures established for the conduct of the Game.

13. PURCHASE AND PRIZE RESTRICTIONS

- A. No iLottery Instant Ticket shall be purchased by 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.

14. TERMINATION OF THE GAME

The President, at any time, with or without notice, may discontinue any iLottery Instant Play Game.

15. GENERAL TERMS

- A. These Rules set forth certain supplemental terms and conditions that apply to the purchase and play of the Instant Play Games that are made available via the Website and any Game is also subject to all rules, terms and conditions, privacy policies, disclaimers and agreements on the Lottery Website at <http://www.kylottery.com> (Terms of Use and Rules). The Lottery reserves the right to make changes to these Rules and the iLottery Terms of Use and any other rules at any time without advance notice to you, and such changes will be effective immediately upon posting.
- B. All transactions in connection with purchases made through the KLC's Website are according to Eastern Time.
- C. In the event of any direct conflict among the display of the iLottery Instant Play Game results, applicable Rules, the iLottery Terms of Use, and any other information issued by the Lottery with respect to the Games or the applicable Game, these Rules will prevail.
- D. Instant Play Games are not eligible for the Lottery's second chance promotions or other promotions unless the rules for the promotion specifically provide that Instant Play Games or Instant Play Tickets are eligible.

Effective Date: August 20, 2020