

**MINNESOTA STATE LOTTERY
GAME PROCEDURES
CROSSWORD PROGRESSIVE PRINT-N-PLAY® LOTTO GAME**

ADOPTED: AUGUST 23, 2010

AMENDED: SEPTEMBER 8, 2010

**MINNESOTA STATE LOTTERY
GAME PROCEDURES
“CROSSWORD PROGRESSIVE PRINT-N-PLAY®” LOTTO GAME**

1.0. Name of Game

The name of this game is “Crossword Progressive Print-N-Play®”.

1.1. Price of the Game

The price for a single Play for the “Crossword Progressive Print-N-Play®” Lotto Game shall be one dollar (\$1.00), three dollars (\$3.00), and five dollars (\$5.00).

1.2. Definitions

- A. “Call Letters” means the letters that appear under the Crossword Grid(s) on each Ticket.
- B. “Crossword Grid” means one (1) grid of letters that appear on the top of each \$1.00 “Crossword Progressive Print-N-Play®” Lotto Game Ticket, the two (2) grids of letters that appear on the top of each \$3.00 “Crossword Progressive Print-N-Play®” Lotto Game Ticket and the three (3) grids of letters that appear on the top of each \$5.00 “Crossword Progressive Print-N-Play®” Lotto Game Ticket.
- C. “Director” means the Director of the Minnesota State Lottery.
- D. “Drawing” means the process of randomly selecting the winning numbers for each Ticket.
- E. “Lottery” means the Minnesota State Lottery.
- F. “Lottery Retailer” or “Retailer” means a person or entity that is authorized by the Lottery to sell lottery Tickets.
- G. “Lotto Game” means a lottery game wherein a player receives a Ticket through a Terminal.
- H. “Play” means one (1) set of Crossword Grid(s) and one (1) set of Call Letters.
- I. “Print-N-Play®™ Lotto Game” means a Lotto Game where the winners are determined either partially or totally at the time the Ticket is issued.
- J. “Progressive Jackpot” means the jackpot beginning at \$5,000.00 and increases based on sales of each of the Progressive Print-N-Play® Lotto Games.

- K. “Progressive Print-N-Play® Lotto Game” means a Print-N-Play® Lotto Game where the jackpot is set based on contributions to the jackpot pool from each Progressive Print-N-Play® Lotto Game.
- L. “Quick Pick” means the random selection of one (1) set of Crossword Grid(s) and one (1) set of Call Letters by the computer system which appears on the Ticket and is played by a player in the “Crossword Progressive Print-N-Play®” Lotto Game.
- M. “Terminal” means a device authorized by the Lottery to function in an interactive mode with the Lottery's computer system for the purpose of issuing lottery Tickets and entering, receiving and processing lottery transactions including purchases, validating Tickets and transmitting reports.
- N. “Ticket” means a Ticket produced by a Terminal for the “Crossword Progressive Print-N-Play®” Lotto Game.

2.0. Game Description

The “Crossword Progressive Print-N-Play®” Lotto Game allows for winning set prizes instantly and for a Progressive Jackpot as provided in these procedures. To play the “Crossword Progressive Print-N-Play®” Lotto Game, a player requests a \$1.00, \$3.00 or \$5.00 “Crossword Progressive Print-N-Play®” Lotto Game Ticket from the Retailer. The Lottery Retailer will then issue a Ticket, via the Terminal, containing one (1) set of Crossword Grid(s) and one (1) set of Call Letters, each of which constitutes a Play.

2.1. Determination of Prizewinners

- A. The determination of winners is subject to the general Ticket validation requirements set forth in Section 2.3. of these procedures.
- B. The holder of a Ticket whose Call Letters match the letters in the Crossword Grid to form at least five (5) different complete words wins the corresponding prize listed below. A word must contain at least three (3) letters. A word can only be formed linking letters in the Crossword Grid horizontally when read from left to right and vertically when read from top to bottom. A word cannot be formed by linking letters diagonally or by reading the letters from right to left or bottom to top. All of the letters in a complete word must match with the letters provided by the Call Letters. The letters forming a word within a complete word can only be used to form one (1) complete word.
- C. The possible prizes that may be won for completing five (5) or more words for a \$1.00 “Crossword Progressive Print-N-Play®” Lotto Game are:

<u># of Complete Words Completed</u>	<u>Prize</u>
Five (5)	One Dollar (\$1.00)
Six (6)	Two Dollars (\$2.00)
Seven (7)	Ten Dollars (\$10.00)
Eight (8)	Twenty-Five Dollars (\$25.00)
Nine (9)	One Hundred Dollars (\$100.00)
Ten (10) or more	20% of the Progressive Jackpot

- D. The possible prizes that may be won for completing five (5) or more words for a \$3.00 "Crossword Progressive Print-N-Play®" Lotto Game are:

<u># of Complete Words Completed</u>	<u>Prize</u>
Five (5)	Three Dollars (\$3.00)
Six (6)	Five Dollars (\$5.00)
Seven (7)	Ten Dollars (\$10.00)
Eight (8)	Twenty-Five Dollars (\$25.00)
Nine (9)	One Hundred Dollars (\$100.00)
Ten (10)	Two Hundred and Fifty Dollars (\$250.00)
Eleven (11) or more	60% of the Progressive Jackpot

- E. The possible prizes that may be won for completing five (5) or more words for a \$5.00 "Crossword Progressive Print-N-Play®" Lotto Game are:

<u># of Complete Words Completed</u>	<u>Prize</u>
Five (5)	Five Dollars (\$5.00)
Six (6)	Ten Dollars (\$10.00)
Seven (7)	Twenty-Five Dollars (\$25.00)
Eight (8)	Fifty Dollars (\$50.00)
Nine (9)	One Hundred Dollars (\$100.00)
Ten (10)	Two Hundred and Fifty Dollars (\$250.00)
Eleven (11)	Five Hundred Dollars (\$500.00)
Twelve (12) or more	100% of the Progressive Jackpot

- F. A player is only entitled to the highest prize won from any single match on a Crossword Grid.

- G. The possible combined prizes that may be won from a single play in the \$1.00 "Crossword Progressive Print-N-Play®" Lotto Game are:

One Dollar (\$1.00)
Two Dollars (\$2.00)
Ten Dollars (\$10.00)
Twenty-Five Dollars (\$25.00)
One Hundred Dollars (\$100.00)
20% of the Progressive Jackpot

- H. The possible combined prizes that may be won from a single play in the \$3.00 “Crossword Progressive Print-N-Play®” Lotto Game are:

Three Dollars (\$3.00)
Five Dollars (\$5.00)
Ten Dollars (\$10.00)
Twenty-Five Dollars (\$25.00)
One Hundred Dollars (\$100.00)
Two Hundred and Fifty Dollars (\$250.00)
60% of the Progressive Jackpot

- I. The possible combined prizes that may be won from a single play in the \$5.00 “Crossword Progressive Print-N-Play®” Lotto Game are:

Five Dollars (\$5.00)
Ten Dollars (\$10.00)
Twenty-Five Dollars (\$25.00)
Fifty Dollars (\$50.00)
One Hundred Dollars (\$100.00)
Two Hundred and Fifty Dollars (\$250.00)
Five Hundred Dollars (\$500.00)
100% of the Progressive Jackpot

- J. The Progressive Jackpot begins at \$5,000.00 and increases with the sale of each Progressive Print-N-Play® Lotto Game. For the \$1.00, \$3.00 and \$5.00 Crossword Progressive Print-N-Play® Lotto Game, 10% of sales will be contributed to the Progressive Jackpot.

2.2. Cancellation Prohibited

A Ticket for the “Crossword Progressive Print-N-Play®” Lotto Game may not be voided or canceled by returning the Ticket to the Lottery or the selling Lottery Retailer, including Tickets that are printed in error.

2.3. Ticket Validation Requirements

- A. To be a valid “Crossword Progressive Print-N-Play®” Lotto Game Ticket, the following conditions must be met:

1. The Ticket validation number must be present in its entirety and shall correspond, using the computer validation file, to the selected numbers printed on the Ticket for the date printed on the Ticket.

2. The Ticket must be intact.
 3. The Ticket may not be mutilated, altered, reconstituted or tampered with.
 4. The Ticket may not be counterfeit or an exact duplicate of another winning Ticket.
 5. The Ticket must have been issued by the Lottery in an authorized manner.
 6. The Ticket must not have been stolen.
 7. The Ticket data must have been recorded on the Lottery's central computer system and the Ticket data must match this computer record in every respect.
 8. The Terminal-selected winning numbers and the validation number data of an apparent winning Ticket must appear on the Official File of Winning Tickets and a Ticket with that exact data may not have been previously paid.
 9. 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.
 10. The Ticket must pass other confidential security checks by the Lottery.
- B. A Ticket not passing the validation requirements and checks specified in Paragraph A. above will be considered invalid and a prize will not be paid for that Ticket.
- C. In cases of doubt regarding the validity of a Ticket, the determination of the Director is final and binding.
- D. If a defective Ticket is purchased or if the Director determines to adjust an error, the sole and exclusive remedy will be the replacement of the defective or erroneous Ticket with a Ticket of equivalent sale price from a current lottery game.

2.4. Procedures for Claiming a Prize

- A. To claim a prize of one dollar (\$1.00), two dollars (\$2.00), three dollars (\$3.00), five dollars (\$5.00), ten dollars (\$10.00), twenty-five dollars (\$25.00), fifty dollars (\$50.00), one hundred dollars (\$100.00), two hundred and fifty dollars (\$250.00) or five hundred dollars (\$500.00), a player must sign the back of the winning Ticket in the space designated on the Ticket and present the winning Ticket to any Lottery Retailer, any Lottery Regional Office or the Lottery Headquarters or mail the Ticket to the Minnesota State Lottery, P.O.

- B. To claim the Progressive Jackpot or a percentage of the Progressive Jackpot, the player must sign the back of the winning Ticket in the space designated on the Ticket, fill out a claim form and present both at any Lottery Regional Office or at the Lottery's main office in Roseville, Minnesota or mail both to the Minnesota State Lottery, P.O. Box 131000, Roseville, MN 55113. If the claim is validated by the Lottery, a check in the appropriate amount will be forwarded to the player less any debt owed under Minnesota Statutes 270A.03. In the event that the claim is not validated by the Lottery, the claim shall be denied and the player shall be notified promptly. If the Progressive Jackpot or the percentage of the Progressive Jackpot for a \$1.00 or \$3.00 "Crossword Progressive Print-N-Play®" Lotto Game is over \$30,000.00, the player must present the claim form and Ticket at the Lottery's main office in Roseville, Minnesota.

2.5. Allowance for Delay of Payment of a Prize

The Lottery may delay payment of a prize pending a final determination by the Director under any of the following circumstances:

- a) If a dispute occurs or it appears likely that a dispute may occur regarding the prize;
- b) if a dispute occurs or it appears likely that a dispute may occur regarding the ownership of the Ticket;
- c) if there is any question regarding the identity of the claimant;
- d) if there is any question regarding the validity of the Ticket presented for payment; or
- e) if the claim is subject to any setoff for delinquent debts owed by the claimant under Minnesota Statutes, Section 359A.08, subdivision 8.

2.6. Payment of Prizes to Persons Under 18

No prize in the "Crossword Progressive Print-N-Play®" Lotto Game may be paid to a person under 18 years of age.

2.7. Prize Claim Period

Prize claims must be submitted within one (1) year of the date that appears on the “Crossword Progressive Print-N-Play®” Lotto Game Ticket. If the one (1) year deadline is a Saturday, Sunday or a legal holiday, a claim must be submitted by close of business the following business day.

2.8. Ticket Ownership

- A. Until such time as a signature is placed upon the back portion of a Ticket in the space designated therefor, a Ticket shall be owned by the physical possessor of said Ticket. When a signature is placed on the back of the Ticket in the space designated therefor, the player whose signature appears in that area shall be considered the owner of the Ticket and be entitled to any prize attributable thereto. Notwithstanding any name or names submitted on a claim form, the Director shall make payment to the player whose signature appears on the back of the Ticket in the space designated therefor.
- B. If more than one (1) name appears on the back of the Ticket or more than one (1) person has agreed to share the prize and the prize being claimed is less than \$600.00, the Director will require that one (1) of those players whose name appears thereon be designated to receive payment. If the players have a valid prize-sharing agreement, the agreement must specify the person designated to receive payment. If more than one (1) name appears on the back of a ticket or there is a valid agreement among more than one (1) person agreeing to share the prize and the prize being claimed is for Progressive Jackpot prize or a percentage of the Progressive Jackpot prize, the Director will make payment to each person who is a party to a valid prize sharing agreement.
- C. The Lottery shall not be responsible for lost or stolen Tickets.

3.0. Probability of Winning

- A. The approximate overall odds of winning a prize in the “Crossword Progressive Print-N-Play®” Lotto Game if a \$1.00 “Crossword Progressive Print-N-Play®” Lotto Game is purchased are 1:3.1. The following table sets forth the approximate odds of winning each prize for a \$1.00 “Crossword Progressive Print-N-Play®” Lotto Game based on the sale of 960,000 Tickets:

<u>Prize Amount</u>	<u>Approximate Odds</u>	<u>Approximate No. of Winners</u>
\$1.00	1:5.94	161,600
\$2.00	1:6.67	144,000
\$10.00	1:400	2,400
\$25.00	1:600	1,600
\$100.00	1:2,400	400
20% Jackpot	1:240,000	4

- B. The approximate overall odds of winning a prize in the “Crossword Progressive Print-N-Play®” Lotto Game if a \$3.00 “Crossword Progressive Print-N-Play®” Lotto Game is purchased are 1:2.99. The following table sets forth the approximate odds of winning each prize for a \$3.00 “Crossword Progressive Print-N-Play®” Lotto Game based on the sale of 960,000 Tickets:

<u>Prize Amount</u>	<u>Approximate Odds</u>	<u>Approximate No. of Winners</u>
\$3.00	1:6.15	156,000
\$5.00	1:6.94	138,400
\$10.00	1:54.55	17,600
\$25.00	1:120	8,000
\$100.00	1:960	1,000
\$250.00	1:4,800	250
60% Jackpot	1:240,000	4

- C. The approximate overall odds of winning a prize in the “Crossword Progressive Print-N-Play®” Lotto Game if a \$5.00 “Crossword Progressive Print-N-Play®” Lotto Game is purchased are 1:2.9. The following table sets forth the approximate odds of winning each prize for a \$5.00 “Crossword Progressive Print-N-Play®” Lotto Game based on the sale of 960,000 Tickets:

<u>Prize Amount</u>	<u>Approximate Odds</u>	<u>Approximate No. of Winners</u>
\$5.00	1:5.71	168,000
\$10.00	1:6.52	147,200
\$25.00	1:64.86	14,800
\$50.00	1:1,600	600
\$100.00	1:2,400	400
\$250.00	1:4,800	200
\$500.00	1:9,600	100
100% Jackpot	1:240,000	4

4.0. Governing Law

In purchasing a “Crossword Progressive Print-N-Play®” Lotto Game Ticket, the player agrees to comply with and abide by these procedures for the “Crossword Progressive Print-N-Play®” Lotto Game; Minnesota Statutes, Chapter 359A (the State Lottery Law); the Lottery's Prize Payment Rules; and all final decisions of the Director.