Minnesota State Lottery
Game Rules
Scratch Game #2028
"Casino Millions"

Adopted December 3, 2024; Game End Date to be Determined

1.1. **Name of the Game**

The name of Scratch Game #2028 is Casino Millions.

1.2. **Game Start and End Dates**

Sales of Game #2028 begin on December 3, 2024. Game #2028 will end on a date ("game end date") to be determined by the Minnesota State Lottery (the "Lottery"). Prizes may be claimed up to one (1) year after the game end date.

1.3. **Ticket Price**

A. Each Ticket for Scratch Game #2028 costs fifty dollars ($50.00).

B. A retailer may discount the sales price of a Ticket in this game if the reduction in price is part of a storewide discount promotion on all purchases (Lottery and non-Lottery) made by a player. The discount of the price does not relieve the retailer from the obligation to pay the Lottery the full price of a Ticket as stated in this section.

1.4. **Definitions**

A. "**Bar Code**" means the unique bar-coded representation of the game Pack-Ticket Number and the Validation Number. The Bar Code is comprised of 14 decimal digits.

B. "**Display Printing**" means the part of each Ticket outside of the area where the Symbols appear after the latex coating is scratched away.

C. "**Pack**" means a Pack of fan-folded Casino Millions Scratch Tickets that are separated by perforations the retailer tears when the retailer sells a Ticket. These fan-folded Tickets are packaged in plastic shrink-wrapping. A Pack consists of fifteen (15) Tickets fan-folded, bearing a common Pack Number and having a Ticket number starting at 000 and continuing through 014.

D. "**Pack-Ticket Number**" means the 14-digit code printed in Pack-Ticket Number font in black ink upside-down on the bottom of the back of each Ticket in the form 2028-000001-000-1.

E. "**Symbol**" means the images under the scratch-off area on the front of each Ticket. There are nine (9) types of Symbols in the Casino Millions Scratch Game:

1. Game 1 Play Symbols.
2. Game 2 Play Symbols.
3. Game 2 Prize Symbols.

4. Game 3 Play Symbols.

5. Game 3 Prize Symbols.

6. Game 4 Play Symbols.

7. Game 5 Winning Numbers Play Symbols.

8. Game 5 Your Numbers Play Symbols.

9. Game 5 Prize Symbols.

F. "**Game 1 Play Symbols**" are printed in black ink, as shown below.



G. "**Game 2 Play Symbols**" are printed in black ink, as shown below.



H. "**Game 2 Prize Symbols**" are printed in black ink, as shown below.



I. "**Game 3 Play Symbols**" are printed in black ink, as shown below.



J. "**Game 3 Prize Symbols**" are printed in black ink, as shown below.



K. "**Game 4 Play Symbols**" are printed in black ink, as shown below.



L. "**Game 5 Winning Numbers Play Symbols**" are printed in black ink, as shown below.



M. "**Game 5 Your Numbers Play Symbols**" are printed in black ink, as shown below.



N. "**Game 5 Prize Symbols**" are printed in black ink, as shown below.



O. "**Ticket**" or "**Scratch Game Ticket**" or "**Scratch Ticket**" means a Casino Millions Scratch Game #2028 Ticket.

P. "**Validation Number**" means a game-wide, unique 10-digit Validation Number that is printed in Validation font (0 1 2 3 4 5 6 7 8 9) in black ink under the latex below the Game 5 play area on the front of the Ticket and covered with latex coating and overprinting graphic.

2.1. **Determination of Prizewinners**

A. The determination of prizewinners is subject to the general Ticket validation requirements set forth in Section 2 of these procedures; Minn. Stat. § 349A (Lottery Statute); Minn. R. 7857 (Lottery Prize Payments); and the requirements on the back of each Scratch Ticket.

B. To determine if a Ticket is a winning Ticket, the barcode printed under the latex below the play area on the front of the Ticket must be scanned into a terminal connected to the Lottery computer system that must verify that the Ticket is a winning Ticket and the prize level of the winning Ticket. The revealed Symbols on the front of the Ticket do not determine if a Ticket is a winning Ticket. The revealable Symbols are for entertainment purposes only.

C. An apparent prizewinner in the Casino Millions Scratch Game is determined when the play area on the front of the Ticket is scratched off to reveal the three (3) Game 1 Play Symbols, the six (6) Game 2 Play Symbols, the six (6) Game 2 Prize Symbols, the nine (9) Game 3 Play Symbols, the three (3) Game 3 Prize Symbols, the six (6) Game 4 Play Symbols, the five (5) Game 5 Winning Numbers Play Symbols, the twenty (20) Game 5 Your Numbers Symbols, and the twenty (20) Game 5 Prize Symbols.

D. The holder of a Ticket who reveals a win $50 (

) Game 1 Play Symbol wins fifty dollars ($50).

E. The holder of a Ticket who reveals a win () Game 2 Symbol wins the prize amount immediately below the win () Symbol.

F. The holder of a Ticket who reveals three (3) identical play symbols in Roll 1, Roll 2, or Roll 3 of Game 3 wins the amount immediately to the right of the three (3) identical play symbols. Roll 1, Roll 2, and Roll 3 are played separately. Symbols from separate Rolls in Game 3 cannot be combined to win a prize.

G. The holder of a Ticket who reveals three (3) identical play symbols in Game 4 wins the dollar amount of one (1) of the three (3) identical play symbols.

H. The holder of a Ticket who reveals a Your Numbers Symbol that identically matches any Winning Numbers Symbol in Game 5 wins the prize amount indicated by the Prize Symbol immediately below the matching Your Numbers Symbol.

I. The holder of a Ticket who reveals a win all () Your Numbers Symbol wins the twenty (20) prizes indicated by the twenty (20) Prize Symbols in Game 5.

J. No portion of the Display Printing or any extraneous matter is usable or playable as part of the Casino Millions Scratch Game.

2.2. **Scratch Ticket Validation Requirements**

A. To be valid, a Casino Millions Scratch Game Ticket must meet all the following requirements:

1. the Ticket must be intact;
2. the Ticket Validation and Pack-Ticket Numbers must be legible. These numbers are used by the Lottery in its official validation process to determine if the Ticket contains a winner and the prize level of a winning Ticket;
3. the Ticket must not be altered, reconstituted, or tampered with in any way;
4. the signature on the Ticket must not have been removed, or altered in any way;
5. the Ticket must not be counterfeit in any way in whole or in part;
6. the Ticket must have been issued by the Lottery in an authorized manner;
7. the Ticket must not have been stolen nor appear on any list of omitted Tickets or non-activated Tickets on file at the Lottery;
8. the Validation Number of an apparent winning Ticket must be verified as a winning Ticket on the Lottery computer system and the Ticket must not have been previously paid; and

9. the Ticket must not be printed or produced in error.

B. The Ticket must pass all additional validation tests specified in these game rules, Minn. Stat. § 349A (Lottery Statute), Minn. R. 7857 (Lottery Prize Payments), and any confidential validation tests performed by the Lottery.

C. Any Ticket not passing all the validation requirements is void and is ineligible for any prize.

2.3. **Procedure for Claiming Prizes**

A. The Lottery is not responsible for lost or stolen Tickets. The Lottery recommends that players use registered mail to send Tickets and Ticket Claim forms to the Lottery and that players keep a legible copy of the front and back of any Ticket sent.

B. To claim a prize of less than six hundred dollars ($600) a player must sign the back of the Ticket in the signature area and present the winning Ticket to any Lottery retailer or to Lottery headquarters at 2645 Long Lake Rd, Roseville, MN, or mail the Ticket to the Lottery at Minnesota State Lottery, P.O. Box 131000, Roseville, MN 55113. The Lottery retailer or Lottery staff will verify the claim and, if valid, make payment of the amount due the player and physically void the Ticket. If a Lottery retailer cannot verify a claim or does not have the funds on hand to pay a claim, the Lottery retailer will provide the player with a Ticket Claim form and instruct the player on how to file a claim with the Lottery. If the claim is validated by the Lottery, a check will be forwarded to the player in the amount due. In the event the claim is not validated by the Lottery, the claim will be denied, and the player will be notified promptly.

C. To claim a prize of six hundred dollars ($600) to fifty thousand dollars ($50,000), the player must sign the winning Ticket, complete a Ticket Claim form in its entirety and present both the Ticket and the completed Ticket Claim form at any Lottery office or mail both to the Lottery at Minnesota State Lottery, P.O. Box 131000, Roseville, MN 55113. If the claim is validated by the Lottery, a check will be forwarded to the player for payment in the amount due less any appropriate debt set-off under Minn. Stat. § 270A and any applicable federal and state withholding tax. If the claim is not validated by the Lottery, the claim will be denied, and the player will be notified promptly.

D. To claim a prize greater than fifty thousand dollars ($50,000), the player must sign the winning Ticket, complete a Ticket Claim form in its entirety, and present both the Ticket and the completed Ticket Claim form at the Minnesota State Lottery headquarters at 2645 Long Lake Road, Roseville, Minnesota, 55113. If the claim is validated by the Lottery, a check will be given to the player for payment in the amount due less any appropriate debt set-off under Minn. Stat. § 270A and any applicable federal and state withholding tax. If the claim is not validated by the Lottery, the claim will be denied, and the player will be notified promptly.

2.4. **Allowance for Delay of Payment**

The Lottery may delay payment of a prize pending a final determination by the Lottery 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 Minn. Stat. § 349A.08, subd. 8.

2.5. **Payment of Prizes to Persons Under Age 18**

No prize in the Casino Millions Scratch Game may be paid to a person under 18 years of age.

2.6. **Scratch Ticket Claim Period**

All prizes must be claimed within one (1) year of the announced end of the game. For prizes claimed by mail, date of claim is date of receipt by the Lottery. The Lottery will announce the end of the game on mnlottery.com. For prizes of $600 or more, the claim period ends at the close of business on the last day of the claim period that Lottery offices are open. Claims of $600 or more must have a Ticket Claim form completed in its entirety to be a valid claim. Lottery offices are closed for the holidays and events listed on mnlottery.com, and one or more Lottery offices may close unexpectedly due to weather or other unforeseen circumstances.

3.1. **Scratch Ticket Ownership**

A. Until the area designated for a signature on the back of a Ticket is signed, a Ticket is considered owned by the physical possessor of said Ticket. Removed or altered signatures may void a Ticket; the Ticket will be ineligible for any prize. When a Ticket is signed in the designated area, the player whose signature appears in the signature area is considered the owner of the Ticket and is entitled to any prize attributable thereto.

B. Notwithstanding any name or names submitted on a claim form, the Director will make payment to the player whose signature appears on the back of the Ticket in the signature area. If more than one (1) name appears on the back of the Ticket in the signature area or more than one (1) person has agreed to share the prize and the prize being claimed is less than $600, the Director will require that one (1) of those players whose name appears thereon or have agreed to share the prize be 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

$600 or greater, the Director will make payment to each person who is a party to a valid prize-sharing agreement.

C. The Lottery is not responsible for lost or stolen Tickets.

4.1. **Number and Value of Prizes**

A. There will be approximately 1,459,800 Tickets in the game. The expected number and value of prizes in the Casino Millions Scratch Game are as follows:

Prize Amount	Approximate Number of Prizewinners	Chance of Winning
$50	236,001	1:6.19
$75	153,429	1:9.51
$100	72,854	1:20.04
$250	27,019	1:54.03
$500	15,117	1:96.57
$1,000	2,400	1:608.25
$2,000	216	1:6,758.33
$2,500	96	1:15,206.25
$5,000	75	1:19,464.00
$10,000	48	1:30,412.50
$20,000	24	1:60,825.00
$25,000	18	1:81,100.00
$50,000	9	1:162,200.00
$1,000,000	6	1:243,300.00

The actual number of Tickets in the game may be increased or decreased at the sole discretion of the Lottery. The overall odds of winning a prize in the Casino Millions Scratch Game are 1:2.88.

B. The $1,000,000 top prize is paid as a twenty-year (20-year) annuity ($50,000 a year). Players may opt to take a one-time cash payment. The cash payment amount is determined by the cost of purchasing a twenty-year (20-year) $1,000,000 annuity at the time the prize is claimed. A payment selection cannot be changed after it is made.

5.1. **Emergency Termination of the Game**

The Director may, at any time, announce the termination of the Casino Millions Scratch Game without advance notice at which point no further Tickets in the Scratch Game may be sold.

6.1. **Governing Law**

In purchasing a Ticket, the player agrees to comply with and abide by Minn. Stat. § 349A (State Lottery); Minn. R. 7857 (Lottery Prize Payments), and all final decisions of the Director of the Lottery.