



SOUTH CAROLINA EDUCATION LOTTERY

INSTANT TICKET GAME RULES
AND GUIDELINES

INSTANT GAME NO. 405

“MONEY TALKS”

Date: June 1, 2010

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Section 1 – GAME RULES

- 1.1 These rules for Game #405 are comprised of: (1) Act 59 of 2001, as amended; (2) the Regulations of the South Carolina Education Lottery Commission; (3) the “Working Papers” for the South Carolina Education Lottery (SCEL) Game #405 which establish the game specifications and parameters; (4) the material presented in these Instant Ticket Game Rules; and (5) any practices or procedures utilized by SCEL. For the Ticket Holder Complaint Procedure visit the Instant Games Page at www.sceducationlottery.com. The items cited herein are incorporated by reference and are binding as if printed herein. Each document cited above shall have equal weight unless is an inconsistency between or among these documents in which case the document listed first shall be controlling.
- 1.2 These rules become effective on the date the initial game allocation of tickets is sent from the instant ticket vendor warehouse to SCEL Retail Outlets, and will remain effective through the last day to claim a prize Instant Game 405. For End of game procedures visit the Instant Games Page at www.sceducation.com
- 1.3 To determine if the “Last Day To Sell tickets” in a SCEL retail outlet has been established for this game visit the Instant Game Page at www.sceducationlottery.com or visit the green play station or ask a SCEL retailer.
- 1.4 "Money Talks" tickets shall be made available for sale at the discretion of the Executive Director

Section 2 - DEFINITIONS

- 2.1 “Low Tier Prize” is a prize of \$19.00 and less. All other prizes are mid-to-high tier prizes.
- 2.2 “Ticket a South Carolina Instant Game Number 405 Ticket.
- 2.3 “Ticket Validation Code” for Instant Game Number 405 is the unique twelve (12) digit number printed in the play area on the front of the Ticket underneath the removable, rub-off covering made of opaque elastomeric material and overprint.
- 2.4 “Pack” is a pack of fanfolded Instant Game Tickets which are attached to each other by perforations which the retailer uses to separate the tickets from each other when they are sold.
- 2.5 “Pack-Ticket Number” the thirteen (13) digit number of the form 405-000001-0-000 (299), ink jet imaged onto the back of the ticket in black ink.
- 2.6 “Play/Prize Symbols” are one of the symbols which appear under the nine (9) spots on the front of the ticket mark or entitled “Play Symbols”. Each Play Symbol is printed in black ink in Symbol Font in positive. Paragraph 2.7 illustrates the possible Play Symbols used.
- 2.7 Play Symbols: There are nine (9) Play spots. The Play Symbols will be as shown below.

Play Symbols: The Play Symbols will appear in one (1) of the nine (9) Play spots as shown below.

\$1.00 ONE DOL	\$2.00 TWO DOL	\$3.00 THR DOL	\$5.00 FIV DOL	\$10.00 TEN DOL	\$15.00 FTN DOL
\$20.00 TWY DOL	\$50.00 FTY DOL	\$100 ONE HUN	\$200 TWO HUN	\$500 FIV HUN	\$1,000 ONE THO

Legends: There are no Legends for this game.

- 2.8 “Retailer Validation Code” consists of three (3) small codes found under the removable scratch off coating over the Play/Prize Symbols on the front of the ticket, which SCEL and its Retailers use to verify and validate winners. For Instant Game Number 405, the Retailer Validation Codes are: ONE for \$1 winners, TWO for \$2 winners, THR for \$3 winners, FIV for \$5 winners, TEN for \$10 winners, FTN for \$15 winners, TWY for \$20 winners, FTY for \$50 winners, HUN for \$100 winners, TWH for \$200 winners, and FHN for \$500 winners with each letter appearing in three (3) of six (6) possible locations beneath the removable latex covering.
- 2.9 A “Non-Winning Ticket” is defined as a South Carolina Instant Game 405 Ticket which is not intended to be a winning Ticket.

Section 3 - DETERMINATION OF INSTANT PRIZE WINNERS

- 3.1 The following subparagraphs specify how a prizewinner of an instant cash prize is determined in Instant Game 405.

The entire play area on the ticket is to be rubbed off to determine the nine (9) Play/Prize Symbols on the front of the ticket. If the ticket bearer finds three (3) LIKE amounts, the ticket bearer will win that amount. The prize amounts are as follows:

- \$ 1 (one dollar) or
- \$ 2 (two dollars) or
- \$ 3 (three dollars) or
- \$ 5 (five dollars) or
- \$ 10 (ten dollars) or
- \$ 15 (fifteen dollars) or
- \$ 20 (twenty dollars) or
- \$ 50 (fifty dollars) or
- \$ 100 (one hundred dollars) or
- \$ 200 (two hundred dollars) or
- \$ 500 (five hundred dollars) or
- \$ 1,000 (one thousand dollars)

- 3.2 No portion of the Point of Sale (POS) material(s) which display printing of this instant ticket or any extraneous matter whatever shall be usable or playable as a part of the Instant Game.

- 3.3 Determination of prize winners shall be subject to the general Ticket Validation Requirements set forth in Section Five (5) of these Rules and any other validation requirements utilized by SCEL.
- 3.4 The Validation Number (including any portion thereof) is not a Play or Prize Symbol and cannot be used as a Play or Prize Symbol.
- 3.5 The Retailer Validation Code (including any portion thereof) is not a Play or Prize or Symbol and cannot be used as a Play or Prize Symbol.

Section 4 – TOTAL PRIZES AND ODDS OF THE GAME

Two million four hundred thousand (2,400,000) tickets were ordered for this instant ticket game. The number and value of the prizes programmed to be in this game are as follows:

<u>INSTANT PRIZE</u>	<u>APPROXIMATE NUMBER IN THE GAME</u>	<u>CHANCES OF WINNING</u>
\$1	280,000	1:8.57
\$2	120,000	1:20.00
\$3	74,000	1:32.43
\$5	80,000	1:30.00
\$10	8,000	1:300.00
\$15	6,000	1:400.00
\$20	2,000	1:1,200.00
\$50	250	1:9,600.00
\$100	200	1:12,000.00
\$200	100	1:24,000.00
\$500	20	1:120,000.00
\$1,000	14	1:171,428.57

THE ODDS AND TOTAL NUMBER OF PRIZES ARE BASED UPON THE TICKETS ORDERED (2,400,000) AND NOT THE QUANTITY OF TICKETS ACTUALLY DELIVERED TO SCEL.

THE OVERALL ODDS OF WINNING ARE 1 in 4.21 This DOES NOT mean that there is a winning ticket in every four (4) tickets. The prizes listed above are distributed randomly throughout all of the tickets and packs ordered as governed by the programming parameters established by SCEL. Reorders, if any, will affect odds, total number of prizes, and the total value of prizes available. If you have any other questions about odds or prizes contact SCEL by logging onto www.sceducationlottery.com and clicking Contact Us from the homepage.

Section 5 - INSTANT TICKET VALIDATION REQUIREMENTS

- 5.1 To be a valid Instant Game Ticket, all of the following requirements must be met:
 - A. Exactly one Play/Prize Symbol must appear under each of the nine (9) Play/Prize Symbols rub-off spots on the front of the ticket.

- B. Each of the nine (9) Play/Prize Symbols must be present in its entirety and be fully legible.
- C. The Ticket shall be intact. The SCEL Director of Security, or his designee, shall determine whether a Ticket is intact and the SCEL Executive Director, in his or her sole discretion, may affirm or deny the Director of Security's determination.
- D. The Pack-Ticket Number, Ticket Validation Number, and Retailer Validation Code must be present in their entirety and be fully legible. The Ticket Validation Number shall correspond, using SCEL's codes, to the Play/Prize Symbols on the Ticket.
- E. The Ticket must not be mutilated, altered, unreadable, reconstituted, or tampered with in any manner that prevents reliable validation.
- F. The Ticket must not be counterfeit in whole or in part.
- G. The Ticket Validation Number, Retailer Validation Code and the Pack-Ticket Number shall be printed in gray-black ink.
- H. The Ticket must have been issued by SCEL in an authorized manner. The Ticket will have been purchased from a licensed SCEL Retailer and, subject to the provisions of Section 6, presented by the proper holder for validation.
- I. The Ticket must not be stolen nor appear on any list of omitted Tickets on file with SCEL.
- J. The Play/Prize Symbols, Ticket Validation Number and Retailer Validation Code must be right side up and not reversed in any manner.
- K. The Ticket must be complete, and not miscut, and have exactly one (1) Play/Prize Symbol under the nine (9) Play/Prize Symbols on the front of the Ticket; exactly one (1) Retailer Validation Code; and one (1) Validation Number on the ticket.
- L. The Validation Number of an apparent winning Ticket shall appear on SCEL's official list of Validation Numbers of winning Tickets and a Ticket with that Validation Number shall not have been paid previously as determined by SCEL's central gaming system computer system.
- M. The Ticket must not be blank or partially blank, misregistered, defective or printed or produced in error.
- N. Each of the nine (9) Play/Prize Symbols must be exactly one of those described in paragraph 2.7.
- O. All symbols and codes must appear in the proper font and correspond to the artwork on file at SCEL and contained in the working papers for this instant ticket game.

- P. The display printing must be regular in every respect and correspond precisely with the artwork on file at SCEL.
- Q. The Ticket must pass all additional validation tests provided for by SCEL and confidential validation tests of SCEL.

5.2 A Ticket which fails any of SCEL's validation checks is invalid and ineligible for any prize. The Executive Director may replace an invalid Ticket with an unplayed Ticket from the same game or any other game. If a defective Ticket is purchased, the only responsibility or liability of the Executive Director shall be the replacement of the defective Ticket with an unplayed Ticket from the same game or any other game or a refund of the sale price of the Ticket.

Section 6 - INSTANT TICKET CLAIM PERIOD AND TICKET RESPONSIBILITY

- 6.1 All game prizes must be claimed within ninety (90) days of the last day the game is authorized for sale.
- 6.2 An instant game Ticket is a bearer instrument until signed on the back by the owner.
- 6.3 SCEL shall not be responsible for lost or stolen Tickets.
- 6.4 SCEL shall not be responsible for Tickets lost in the mail, mailed to an incorrect address or mailed to an address other than the address specified by SCEL to receive prize claims.
- 6.5 SCEL shall not be responsible for Tickets claimed by a player in error for a lower prize at a Retailer.

Section 7 - DISPUTES

In the event a dispute between SCEL and the ticket bearer occurs as to whether the Ticket is a winning ticket, and if the Ticket prize is not paid, the Executive Director may, solely at his or her option, replace the disputed Ticket with an unplayed Ticket (or Tickets of equivalent sales price from any current lottery game). This shall be the sole and exclusive remedy of the bearer of the Ticket. For the Ticket Holder Complaint Procedure visit the Instant Games Page at www.sceducationlottery.com.

Section 8 - TERMINATION OF THE GAME

The Executive Director may at any time, and in his or her sole discretion, stop sales of tickets.

Section 9 - PRICE OF TICKET

The price of an Instant Game Number 405 Ticket is \$1.⁰⁰.