SOUTH CAROLINA EDUCATION LOTTERY

INSTANT TICKET GAME RULES
AND GUIDELINES

INSTANT GAME NO. 861

"MONEY PUZZLE® GOLD"

Date: May 17, 2016

SOUTH CAROLINA INSTANT GAME NO. 861

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GAME RULES AND GUIDELINES

TABLE OF CONTENTS

GENERAL INFORMATION 1
DEFINITIONS 1
DETERMINATION OF INSTANT PRIZE WINNERS 2
NUMBER AND VALUE OF INSTANT PRIZES 3
INSTANT TICKET VALIDATION REQUIREMENTS 4
INSTANT TICKET CLAIM PERIOD AND TICKET RESPONSIBILITY 5
DISPUTES 5
TERMINATION OF THE GAME 6
PRICE OF TICKET 6

Section 1 – GENERAL INFORMATION

1.1 Game #861 Rules are comprised of: (1) Act 59 of 2001, as amended; (2) the regulations of the South Carolina Education Lottery (SCEL); (3) any matter adopted by the SCEL Board of Commissioners; (4) the "Working Papers" for this game number which establish the game specifications and parameters; (5) the material presented in this document; and (6) any practices and procedures utilized by SCEL whether written or unwritten. The items cited above are incorporated by reference and are binding as if printed herein. Each numbered item cited shall have equal weight unless there is an inconsistency between or among the documents, in which case the document listed first shall control.

1.2 This game will be made available for sale at the discretion of SCEL and shall continue to be available for sale until SCEL establishes a date on which sales must end ("Last Day to Sell"). These rules are effective on the date the initial ticket allocation is sent to SCEL retail outlets. The "Last Day to Claim" a prize in this game will be at least ninety (90) days after the "Last Day to Sell". To determine if the "Last Day to Sell" and the "Last Day to Claim" have been established for this game, please go to www.sceducationlottery.com and click on the "Instant Games" link. From this page, click on the instant game ticket (the game number, referenced in Paragraph 1.1, is displayed under the ticket). This information is also available in retail outlets at the SCEL green play station or you may ask the SCEL retailer for assistance. The "Instant Games" webpage also has a link to "Instant Game Closing Procedures".

1.3 By purchasing a ticket, the player is bound by these Rules.

Section 2 - DEFINITIONS

2.1 "Low Tier Prize" is a prize of $15.00 and less. All other prizes are high tier prizes.

2.2 "Ticket" is a South Carolina Instant Game Number 861 Ticket.

2.3 "Ticket Validation Code" is the unique twelve (12) digit number printed in the play area on the front of the Ticket underneath the game latex and overprint.

2.4 "Pack" is a pack of fanfolded Instant Game Tickets which are attached to each other by perforations, which the Retailer tears when the Retailer sells a Ticket.

2.5 "Pack-Ticket Number" is the thirteen (13) digit number of the form 861-000001-0-000 (099), ink jet imaged on the back of the ticket in black ink

2.6 "Play Symbols" are one (1) of the symbols which appear under the ninety-eight (98) play spots on the front of the ticket. Each Play Symbol is printed in black ink in Symbol Font in positive. Paragraph 2.7, 2.8, and 2.9 illustrates the possible Play Symbols used.

2.7 "YOUR LETTERS" Play Symbols: The below YOUR LETTERS play symbols will appear in one (1) of the eighteen (18) play spots:

A B C D E F G H I
J K L M N O P Q R
S T U V W X Y Z

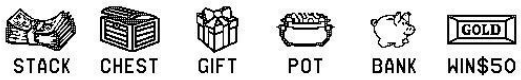
2.8 "CROSSWORD PUZZLE LETTERS" Play Symbols: The below CROSSWORD PUZZLE LETTERS play symbols will appear in one (1) of the seventy-nine (79) play spots:

A B C D E F G H

I J K L M N O P

Q R S T U V W X Y Z

2.9 BONUS SYMBOLS: The below BONUS SYMBOLS play symbols will appear in the one (1) BONUS spot.



2.10 Legends: The Legend Symbols will be as shown below.

YOUR 18 LETTERS

BONUS

2.11 "Retailer Validation Code" consists of three (3) small codes found in varying locations under the removable scratch off coating over the Play Symbols on the front of the ticket. For Instant Game Number 861, the Retailer Validation Codes are: THR for $3 winners, FIV for $5 winners, TEN for $10 winners, TWY for $20 winners, FTY for $50 winners, HUN for $100 winners and FHN for $500 winners.

2.12 A Non-Winning Ticket is defined as a South Carolina Instant Game 861 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 winner of an instant cash prize is determined in Instant Game 861.

1. Scratch the YOUR 18 LETTERS area to reveal your 18 letters.
2. Scratch every letter in the crossword puzzle that matches each of YOUR 18 LETTERS. The letters in the crossword puzzle will turn white when scratched.
3. Uncover three or more complete words in the crossword puzzle using YOUR 18 LETTERS, win prize indicated on the PRIZE KEY. Only one prize from the PRIZE KEY can be claimed per ticket.
4. Reveal a "GOLDBAR" symbol in the BONUS BOX and instantly WIN $50.

$3	(three dollars)	or
$5	(five dollars)	or
$10	(ten dollars)	or
$20	(twenty dollars)	or

$50	(fifty dollars)	or
$100	(one hundred dollars)	or
$500	(five hundred dollars)	or
$1,000	(one thousand dollars)	or
$75,000	(seventy-five thousand dollars)	

3.2 No portion of the Point of Sale material(s) display printing nor any extraneous matter whatever shall be usable or playable as a part of the Instant Game.

3.3 In all events, the determination of prize winners shall be subject to the general Ticket Validation Requirements set forth in Section Five (5) of these Rules and the requirements set out on the back of each Instant Game ticket.

3.4 The Ticket Validation Code (including any portion thereof) is not a Play/Prize Symbol and is not usable as such.

3.5 The Retailer Validation Code (including any portion thereof) is not a Play/Prize Symbol and is not usable as such.

Section 4 – NUMBER AND VALUE OF INSTANT PRIZES

4.0 Two million six hundred forty thousand (2,640,000) tickets were ordered for this game. Based upon this order, the value, and number of prizes programmed in this game are as follows:

INSTANT PRIZE	APPROXIMATE NUMBER IN THE GAME	CHANCES OF WINNING
$3	316,800	1:8.33
$5	211,200	1:12.50
$10	92,400	1:28.57
$20	39,600	1:66.67
$50	21,714	1:121.58
$100	1,650	1:1,600.00
$500	110	1:24,000.00
$1,000	22	1:120,000.00
$75,000	5	1:528,000.00

OVERALL ODDS OF WINNING ARE 1 in 3.86.
THE ODDS AND TOTAL NUMBER OF PRIZES ARE BASED ON THE TICKETS ORDERED (2,640,000) AND NOT THE QUANTITY OF TICKETS ACTUALLY DELIVERED TO SCEL WHICH MAY VARY AS ALLOWED IN THE WORKING PAPERS FOR THIS GAME.

THE OVERALL ODDS OF WINNING ARE 1 in 3.86. 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 in this game by programming parameters established by SCEL in the Working Papers. If you have any questions about the odds or prizes contact SCEL at www.sceducationlottery.com by clicking "Contact Us" on the homepage.

Section 5 - INSTANT TICKET VALIDATION REQUIREMENTS

In addition to all of the other requirements in these Rules and as printed on the back of each Instant Game Ticket, the following Validation Requirements will apply with regard to the Instant Game Tickets in South Carolina Instant Game Number 861.

5.1 To be a valid Instant Game Ticket, all of the following requirements must be met:

A. Exactly one (1) "CROSSWORD PUZZLE LETTERS" Play Symbol must appear under each of seventy-nine (79) rub-off spots on the front of the Ticket and exactly one (1) "YOUR LETTERS" Play Symbol must appear under each of the eighteen (18) "YOUR LETTERS" rub-off spots on the front of the ticket, and exactly one (1) BONUS Play Symbol and Caption rub-off spot on the front of the ticket.

B. Each of the seventy-nine (79) "CROSSWORD PUZZLE LETTERS" Play Symbols and eighteen (18) "YOUR LETTERS" Play Symbols and BONUS Play Symbol and Caption must be present in its entirety and be fully legible.

C The Ticket shall be intact. The SCEL Director of Security, or a designee, shall determine whether a Ticket is intact and the SCEL Executive Director, in her sole discretion, may affirm or reverse the initial 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 the 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.

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 the Lottery in an authorized manner. The Ticket must have been purchased from SCEL or a licensed 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 at SCEL.

J. The Play 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 Symbol under the ninety-seven (97) Play Symbol spots, one (1) BONUS Play Symbol and Caption 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 must appear on SCEL's official list of Validation Numbers of winning Tickets and must not have been previously paid as determined by SCEL's computer gaming system.

M. The Ticket must not be blank or partially blank, misregistered, defective or printed or produced in error.

N. Each of the ninety-seven (97) Play Symbols and one (1) BONUS Play Symbol and Caption must be exactly one of those described in paragraphs 2.6, 2.7, 2.8, and 2.9.

O. Each of the ninety-seven (97) Play Symbols and one (1) BONUS Play Symbol and Caption must be printed in the Symbol Font and correspond precisely to the artwork on file at SCEL The Retailer Validation Code must be printed in the Validation Font and must correspond precisely to the artwork on file at SCEL and the Ticket Validation Numbers must be printed in the Validation Font and must correspond precisely to the artwork on file at SCEL.

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 of SCEL.

5.2 A Ticket that fails any of SCEL's validation tests is invalid and ineligible for any prize. SCEL 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 SCEL 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 prizes must be claimed within the time specified on the "Instant Games" page found at www.sceducationlottery.com (See Paragraph 1.2.).

6.2 An instant game Ticket is a bearer instrument until signed on the back by the owner.

6.3 SCEL is not responsible for lost or stolen Tickets.

6.4 SCEL is not 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. The risk of loss for a mailed ticket remains with the player.

6.5 SCEL is not responsible for Tickets claimed by a player in error for a lower prize at a Retailer.

Section 7 - DISPUTES

7.1 In the event of a dispute between SCEL and the ticket holder as to whether the ticket is a winning ticket and the ticket prize is not paid, the Executive Director may, solely at her option, replace the disputed ticket with an unplayed ticket (or tickets of equivalent sales price from any current lottery game). This exchange of tickets is the sole and exclusive

remedy available for ticket holder. For the "Ticket Holder Complaint Procedure" visit www.sceducationlottery.com and click on "Ticket Holder Dispute Form" at the bottom of the homepage.

7.2 A ticket purchaser who wishes to file a complaint, dispute any aspect of this game or action of SCEL regarding this game, the availability of a prize, or the claiming of a prize must do so as provided in the "Ticket Holder Complaint Procedure" before any action may be filed in state or federal court. Visit www.sceducationlottery.com and click on "Ticket Holder Dispute Form" at the bottom of the homepage for a copy of those procedures. The complaint must be filed within six months of the Last Day to Claim a prize for this game (see Paragraph 1.2 for information on Last Day to Claim a prize). A complaint not filed within the six-month period is untimely and will be dismissed.

Section 8 - TERMINATION OF THE GAME

The Executive Director may at any time, in her sole discretion, stop ticket sales.

Section 9 - PRICE OF TICKET

The price of an Instant Game Number 861 Ticket is $3.