

Minnesota State Lottery
Official Game Rules
Progressive Print-N-Play® Crossword Lotto Game
Effective July 1, 2017; Revised April 1, 2021

1.1. Name of the Game

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

1.2. Price of the Game

A single Play for the Progressive Print-N-Play® Crossword Lotto Game costs one dollar (\$1.00), three dollars (\$3), or five dollars (\$5); the prize amounts increase with the Play price.

1.3. Definitions

- A. “Call Letters” means the eighteen (18) 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 Progressive Print-N-Play® Crossword Lotto Game Ticket, the two (2) grids of letters that appear on the top of each \$3 Progressive Print-N-Play® Crossword Lotto Game Ticket and the three (3) grids of letters that appear on the top of each \$5 Progressive Print-N-Play® Crossword Lotto Game Ticket.
- C. “Director” means the Director of the Minnesota Lottery.
- D. “Drawing” means the process of randomly selecting the winning numbers for each Ticket.
- E. “Lottery” means the Minnesota Lottery.
- F. “Lottery Retailer” or “Retailer” means a person or entity authorized by the Lottery to sell Lottery Tickets.
- G. “Lotto Game” means a Lottery game wherein a player pays a Retailer and 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 in which the winners are determined either partially (Progressive Jackpot) or totally (set prizes) at the time the Ticket is issued.
- J. “Progressive Jackpot” means a jackpot that begins at \$5,000 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 in which the jackpot is 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 a Lottery Terminal that appears on a Ticket and is played by a player in the Progressive Print-N-Play® Crossword Lotto Game.
- M. “Terminal” means a device authorized by the Lottery to function in an interactive mode with the Lottery computer system for the purpose of issuing Lottery Tickets and entering, receiving, and processing Lottery transactions including purchases, Ticket validations, and report transmittals.
- N. “Ticket” means a Ticket produced by a Terminal for the Progressive Print-N-Play® Crossword Lotto Game.

2.1. Game Description

The Progressive Print-N-Play® Crossword Lotto Game allows for winning set prizes instantly and for a Progressive Jackpot as provided in these rules. To play the Progressive Print-N-Play® Crossword Lotto Game, a player requests and pays for a \$1.00, \$3, or \$5 Progressive Print-N-Play® Crossword Lotto Game Ticket from a Lottery Retailer. The Retailer then issues a Ticket, via a Terminal, containing one (1) set of Crossword Grid(s) and one (1) set of Call Letters, each of which constitutes a Play.

2.2. Determination of Prizewinners

- A. The determination of prizewinners is subject to the general Ticket validation requirements set forth in Section 2.4 of these rules.
- B. The holder of a Ticket on which the Call Letters match the letters in the Crossword Grid to form at least five (5) different complete words wins the corresponding prize that is listed below on the Ticket. A word must contain at least three (3) letters. A word can be formed only by 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 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 Progressive Print-N-Play® Crossword Lotto Game are:

<u>Number of Complete Words Completed</u>	<u>Prize</u>
Five (5)	One Dollar (\$1.00)
Six (6)	Two Dollars (\$2)
Seven (7)	Ten Dollars (\$10)
Eight (8)	Twenty-Five Dollars (\$25)
Nine (9)	One Hundred Dollars (\$100)
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 Progressive Print-N-Play® Crossword Lotto Game are:

<u>Number of Complete Words Completed</u>	<u>Prize</u>
Five (5)	Three Dollars (\$3)
Six (6)	Five Dollars (\$5)
Seven (7)	Ten Dollars (\$10)
Eight (8)	Twenty-Five Dollars (\$25)
Nine (9)	One Hundred Dollars (\$100)
Ten (10)	Two Hundred and Fifty Dollars (\$250)
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 Progressive Print-N-Play® Crossword Lotto Game are:

<u>Number of Complete Words Completed</u>	<u>Prize</u>
Five (5)	Five Dollars (\$5)
Six (6)	Ten Dollars (\$10)
Seven (7)	Twenty-Five Dollars (\$25)
Eight (8)	Fifty Dollars (\$50)
Nine (9)	One Hundred Dollars (\$100)
Ten (10)	Two Hundred and Fifty Dollars (\$250)
Eleven (11) or more	Five Hundred Dollars (\$500) Twelve (12) 100% of the Progressive Jackpot

- F. A player is entitled only 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 Progressive Print-N-Play® Crossword Lotto Game are:

One Dollar (\$1.00)
Two Dollars (\$2)
Ten Dollars (\$10)
Twenty-Five Dollars (\$25)
One Hundred Dollars (\$100)
20% of the Progressive Jackpot

- H. The possible combined prizes that may be won from a single play in the \$3 Progressive Print-N-Play® Crossword Lotto Game are:

Three Dollars (\$3)
Five Dollars (\$5)
Ten Dollars (\$10)
Twenty-Five Dollars (\$25)
One Hundred Dollars (\$100)
Two Hundred and Fifty Dollars (\$250)
60% of the Progressive Jackpot

- I. The possible combined prizes that may be won from a single play in the \$5 Progressive Print-N-Play® Crossword Lotto Game are:
- Five Dollars (\$5)
 - Ten Dollars (\$10)
 - Twenty-Five Dollars (\$25)
 - Fifty Dollars (\$50)
 - One Hundred Dollars (\$100)
 - Two Hundred and Fifty Dollars (\$250)
 - Five Hundred Dollars (\$500)
 - 100% of the Progressive Jackpot
- J. The Progressive Jackpot begins at \$5,000 and increases with the sale of each Progressive Print-N-Play® Lotto Game. For the \$1.00, \$3, and \$5 Progressive Print-N-Play® Crossword Lotto Game, 10% of sales is contributed to the Progressive Jackpot.

2.3. Cancellation Prohibited

A Ticket for the Progressive Print-N-Play® Crossword 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.

2.4. Ticket Validation Requirements

- A. To be valid, a Progressive Print-N-Play® Crossword Lotto Game Ticket that entitles its holder to receive a prize must meet the following conditions:
1. The Ticket validation number is present in its entirety and corresponds, using the computer validation file, to the selected numbers printed on the Ticket for the date printed on the Ticket.
 2. The Ticket is intact.
 3. The Ticket is not mutilated, altered, reconstituted, or tampered with in any way.
 4. Any signature in the signature area must not have been removed or altered in any way.
 5. The Ticket is not counterfeit or an exact duplicate of another winning Ticket.
 6. The Ticket was issued by the Lottery in an authorized manner.
 7. The Ticket has not been stolen.
 8. The Ticket data have been recorded on the Lottery central computer system and the Ticket data matches this computer record in every respect.
 9. The Terminal-selected winning numbers and the validation number data of an apparent winning Ticket appears on the Official File of

Winning Tickets and a Ticket with that exact data has not have been previously paid.

10. The Ticket is not misregistered, defectively printed, or printed or produced in error to an extent that it cannot be processed by the Lottery.
 11. The Ticket passes 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. When the validity of a Ticket is in doubt, the determination of the Director is final and binding.
 - D. If a defective Ticket is purchased or if the Director determines that an adjustment must be made for error, the sole and exclusive remedy is the replacement of the defective or erroneous Ticket with a Ticket of equivalent sale price from a current Lottery game.

2.5. Procedures for Claiming a Prize

- A. To claim a prize of one dollar (\$1.00), two dollars (\$2), three dollars (\$3), five dollars (\$5), ten dollars (\$10), twenty-five dollars (\$25), fifty dollars (\$50), one hundred dollars (\$100), two hundred and fifty dollars (\$250), or five hundred dollars (\$500), a player must sign the designated area on the back of the winning Ticket and present the winning Ticket to any Lottery Retailer, any Lottery Regional Office, or Lottery headquarters, or mail the Ticket to the Minnesota State Lottery, P.O. Box 131000, Roseville, MN 55113. Signatures may not be removed or altered. Until signed, a Ticket is owned by its physical possessor. Date of claim is date of receipt by the Minnesota Lottery. Registered mail is recommended. For claims made at a Retailer: The Retailer will verify the claim through use of the online Terminal and, if valid, make payment of the amount due the player. In the event the Retailer cannot verify the claim or does not have the funds on hand to pay a claim, the Retailer will provide the player with a 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, the claim will be denied and the player will be notified promptly.
- 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 signature area, fill out a claim form and present both at any Lottery Regional Office or at the Lottery headquarters in Roseville, Minnesota or mail both to the Minnesota State Lottery, P.O. Box 131000, Roseville, MN 55113. Signatures may not be removed or altered. Until signed, a Ticket is owned by its physical possessor. Date of claim is date of receipt by the Minnesota Lottery. Registered mail is recommended. 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 Minn. Stat. §270A.03. If a claim is not validated by the Lottery, the claim will be denied and the player will be notified promptly. If

the Progressive Jackpot or the percentage of the Progressive Jackpot for a \$1.00 or \$3 Progressive Print-N-Play® Crossword Lotto Game is over \$50,000, the player must present the claim form and Ticket at the Lottery headquarters in Roseville, Minnesota.

2.6. 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 Minn. Stat. §359A.08, subd. 8.

2.7. Payment of Prizes to Persons Under Age 18

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

2.8. Prize Claim Period

Prize claims must be submitted within one (1) year of the transaction date that appears on the Progressive Print-N-Play® Crossword Lotto Game Ticket. For prizes claimed by mail, date of claim is date of receipt by the Lottery. 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. 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.

2.9. 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. When a Ticket is signed, the player whose signature appears in the signature area is the owner of the Ticket and entitled to any prize attributable thereto. Notwithstanding any name or names submitted on a claim form, the Director will make payment to the player whose signature appears in the signature area on the back of the Ticket.
- B. If more than one (1) name appears in the signature area 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, the Director will require that one (1) of those players whose name appears in the signature area on the back of the Ticket 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 is not responsible for lost or stolen Tickets.

3.1. Probability of Winning

A. The approximate overall odds of winning a prize in the Progressive Print-N-Play® Crossword Lotto Game if a \$1.00 Progressive Print-N-Play® Crossword Lotto Game is purchased are 1:3.1. The following table lists the approximate odds of winning each prize for a \$1.00 Progressive Print-N-Play® Crossword Lotto Game based on the sale of 240,000 Tickets:

Prize Amount	Approximate Odds	Approximate Number of Winners
\$1.00	1:5.94	161,600
\$2	1:6.67	144,000
\$10	1:400	2,400
\$25	1:600	1,600
\$100	1:2,400	400
20% Jackpot	1:240,000	4

B. The approximate overall odds of winning a prize in the Progressive Print-N-Play® Crossword Lotto Game if a \$3 Progressive Print-N-Play® Crossword Lotto Game is purchased are 1:2.99. The following table lists the approximate odds of winning each prize for a \$3 Progressive Print-N-Play® Crossword Lotto Game based on the sale of 240,000 Tickets:

Prize Amount	Approximate Odds	Approximate Number of Winners
\$3	1:6.15	156,000
\$5	1:6.94	138,400
\$10	1:54.55	17,600
\$25	1:120	8,000
\$100	1:960	1,000
\$250	1:4,800	250
60% Jackpot	1:240,000	4

C. The approximate overall odds of winning a prize in the Progressive Print-N-Play® Crossword Lotto Game if a \$5 Progressive Print-N-Play® Crossword Lotto Game is purchased are 1:2.9. The following table lists the approximate odds of winning each prize for a \$5 Progressive Print-N-Play® Crossword Lotto Game based on the sale of 240,000 Tickets:

Prize Amount	Approximate Odds	Approximate Number of Winners
\$5	1:5.71	168,000
\$10	1:6.52	147,200
\$25	1:64.86	14,800
\$50	1:1,600	600
\$100	1:2,400	400
\$250	1:4,800	200
\$500	1:9,600	100
100% Jackpot	1:240,000	4

4.0. Governing Law

In purchasing a Progressive Print-N-Play® Crossword Lotto Game Ticket, the player agrees to comply with and abide by these rules for the Bingo Progressive Print-N-Play® Lotto Game; Minn. Stat. § 359A (State Lottery); Minn. R. 7857 (Lottery Prize Payments); and all final decisions of the Director.