



LOUISIANA LOTTERY CORPORATION

GAME DIRECTIVE

SCRATCH-OFF GAME NO. 1622

"MOOD MONEY"

**LOUISIANA LOTTERY CORPORATION
SCRATCH-OFF GAME NO. 1622
"MOOD MONEY"
GAME DIRECTIVE**

TABLE OF CONTENTS

GAME DIRECTIVE.....	3
PRIZE STRUCTURE.....	4
DEFINITIONS.....	5
REDEMPTION.....	6
DETERMINATION OF INSTANT PRIZE WINNERS	?
TICKET RESPONSIBILITY	9
CLAIM PERIOD	9
TICKET VALIDATION REQUIREMENTS	10
CHILD SUPPORT ARREARAGE.....	11
DISPUTES.....	11
GOVERNING LAW.....	11
PURCHASE AND PRIZE RESTRICTIONS	11
TERMINATION OF THE GAME	12
RETAILER CONDUCT.....	12

LOUISIANA LOTTERY
SCRATCH-OFF GAME N0.1622
"MOOD MONEY"
GAME DIRECTIVE

"MOOD MONEY" tickets shall be made available for sale at the discretion of the President of the Louisiana Lottery Corporation and shall continue until the President publicly announces the termination date. This Directive shall govern play of the game, except to the extent that it may be amended or superseded by subsequent directive(s). The price of each ticket shall be two dollars (\$2.00) unless authorized by the President at a discount for promotional purposes.

Each ticket has one (1) game that consists of ten (10) YOUR NUMBERS play symbols, two (2) WINNING NUMBERS play symbols, and ten (10) prize symbols. The ticket purchaser will remove the scratch-off material to reveal ten (10) YOUR NUMBERS play symbols and captions, two (2) WINNING NUMBERS play symbols and captions, and ten (10) prize symbols and captions.

Match any of YOUR NUMBERS to either WINNING NUMBER, win prize shown. Reveal a "THUMBS UP" symbol, win DOUBLE the prize.

The game consists of approximately 1,200,000 tickets printed for distribution. The anticipated number of winners and the value of these prizes, along with the approximate odds of winning are shown on the following page.

PRIZE STRUCTURE

LOUISIANA LOTTERY CORPORATION
 GAME NO.1622 "MOOD MONEY"
 December 13, 2024 - VERSION B

Order Quantity: 1,200,000 tickets	Pack Size: 125 tickets	Pool Size: 120,000 tickets	Winners: 267,414	Cash (Instant) \$1,451,200.00	Incl Free Tix Rev \$1,451,200.00
Price Point: \$2.00	Packs/Game: 9,600	Number of Pools: 10.00	Non-winners: 932,586	Payout: 67.49%	
Revenue: \$2,150,400.00	Packs/Pool: 960		Overall Odds: 1:4.49		

Kind	Tiers	Paid By	Wins	Get	Win	Value	Odds	Pack	Winners Pool	Total	Total Prize Cost	% Prize Fund
Low Tiers												
01	001	Retailer	1	TICKET	TICKET	\$0.00	1:9.62	13.00	12,480.00	124,800	\$0.00	0.00%
02	002	Retailer	1	\$2 w/THUMBS UP	\$4	\$4.00	1:62.50	2.00	1,920.00	19,200	\$76,800.00	5.29%
03	002	Retailer	1	\$4	\$4	\$4.00	1:125.00	1.00	960.00	9,600	\$38,400.00	2.65%
Total (\$4.00):							1:41.67	3.00	2,880.00	28,800	\$115,200.00	7.94%
04	003	Retailer	2	\$3 + \$2	\$5	\$5.00	1:125.00	1.00	960.00	9,600	\$48,000.00	3.31%
05	003	Retailer	2	\$1 + \$4	\$5	\$5.00	1:125.00	1.00	960.00	9,600	\$48,000.00	3.31%
06	003	Retailer	2	\$1 + (\$2 w/THUMBS UP)	\$5	\$5.00	1:41.67	3.00	2,880.00	28,800	\$144,000.00	9.92%
07	003	Retailer	1	\$5	\$5	\$5.00	1:62.50	2.00	1,920.00	19,200	\$96,000.00	6.62%
Total (\$5.00):							1:17.86	7.00	6,720.00	67,200	\$336,000.00	23.15%
08	004	Retailer	2	(\$3 w/THUMBS UP) + \$4	\$10	\$10.00	1:62.50	2.00	1,920.00	19,200	\$192,000.00	13.23%
09	004	Retailer	2	\$2 + (\$4 w/THUMBS UP)	\$10	\$10.00	1:500.00	0.25	240.00	2,400	\$24,000.00	1.65%
10	004	Retailer	1	\$10	\$10	\$10.00	1:166.67	0.75	720.00	7,200	\$72,000.00	4.96%
Total (\$10.00):							1:41.67	3.00	2,880.00	28,800	\$288,000.00	19.85%
11	005	Retailer	10	\$2 x 10	\$20	\$20.00	1:500.00	0.25	240.00	2,400	\$48,000.00	3.31%
12	005	Retailer	3	\$2 + (\$4 w/THUMBS UP) + (\$5 w/THUMBS UP)	\$20	\$20.00	1:250.00	0.50	480.00	4,800	\$96,000.00	6.62%
13	005	Retailer	1	\$20	\$20	\$20.00	1:500.00	0.25	240.00	2,400	\$48,000.00	3.31%
Total (\$20.00):							1:125.00	1.00	960.00	9,600	\$192,000.00	13.23%
Mid Tiers												
14	006	Retailer	10	\$5 x 10	\$50	\$50.00	1:342.86	0.36	350.00	3,500	\$175,000.00	12.06%
15	006	Retailer	2	(\$10 w/THUMBS UP) + \$30	\$50	\$50.00	1:510.64	0.24	235.00	2,350	\$117,500.00	8.10%
16	006	Retailer	1	\$50	\$50	\$50.00	1:1,043.48	0.12	115.00	1,150	\$57,500.00	3.96%
Total (\$50.00):							1:171.43	0.73	700.00	7,000	\$350,000.00	24.12%
17	007	Retailer	10	\$10 x 10	\$100	\$100.00	1:2,000.00	0.06	60.00	600	\$60,000.00	4.13%
18	007	Retailer	1	\$50 w/THUMBS UP	\$100	\$100.00	1:2,400.00	0.05	50.00	500	\$50,000.00	3.45%
19	007	Retailer	1	\$100	\$100	\$100.00	1:12,000.00	0.01	10.00	100	\$10,000.00	0.69%
Total (\$100.00):							1:1,000.00	0.13	120.00	1,200	\$120,000.00	8.27%
High Tiers												
20	008	Claim	1	\$1,000	\$1,000	\$1,000.00	1:120,000.00	0.00	1.00	10*	\$10,000.00	0.69%
21	009	Claim	1	\$10,000	\$10,000	\$10,000.00	1:300,000.00	0.00	0.40	4*	\$40,000.00	2.76%
Total :							1:4.49	27.86	26,741.40	267,414	\$1,451,200.00	100.00%

* Exact Quantity by Kind Level

THUMBS UP symbol = win DOUBLE the prize

DEFINITIONS

- a) **Lottery** means The Louisiana Lottery Corporation.
- b) **President** means the President of the Louisiana Lottery Corporation or any other person to whom the President's authority is lawfully delegated.
- c) A **Pack** shall consist of 125 fanfolded tickets bearing a common pack number.
- d) **Pack-Ticket Number** means the thirteen (13) digit code printed in black standard pack-ticket number font located on the back of the ticket in the format of GGGG-PPPPPP-TTT. The first four (4) digits are the Game Identifier, the fifth through tenth digits are the Pack Number, and the eleventh through thirteenth digits are the Ticket Number.
- e) **Validation Number** means the ten (10) digit number imaged on the face of every ticket and covered with scratch-off material. The Validation Number shall be printed in standard Validation Number font.
- f) **PDF417 Bar Code** means the bar code printed on the front of the ticket and covered with scratch-off material. This bar code will identify it as a winner or non-winner.
- g) **Symbols and Captions:**

YOUR NUMBERS PLAY SYMBOLS & CAPTIONS

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
ONE	TWO	THREE	FOUR	FIVE	SIX	SEVEN	EIGHT	NINE	TEN	ELEVEN	TWLV	THRTN	FORTN	FIFTN
16	17	18	19	20	21	22	23	24						
SIXTN	SVNTN	EGHTN	NINTN	TWENT	TWYONE	TWYTHO	TWYTHR	TWYFOR	DOUBLE					

WINNING NUMBERS PLAY SYMBOLS & CAPTIONS

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
ONE	TWO	THREE	FOUR	FIVE	SIX	SEVEN	EIGHT	NINE	TEN	ELEVEN	TWLV	THRTN	FORTN	FIFTN
16	17	18	19	20	21	22	23	24						
SIXTN	SVNTN	EGHTN	NINTN	TWENT	TWYONE	TWYTHO	TWYTHR	TWYFOR						

PRIZE SYMBOLS & CAPTIONS

TICKET	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00	\$10.00
TICKET	ONE	TWO	THREE	FOUR	FIVE	TEN
\$20.00	\$30.00	\$50.00	\$100	\$1,000	\$10,000	
TWENTY	THIRTY	FIFTY	THUN	ITHOU	10THOU	

REDEMPTION

Tickets winning a cash prize may be redeemed at any lottery office or retailer sales location during the official sales period for this game, but no later than ninety (90) days after the announced end of sales for this game. Tickets winning a low or mid-tier cash prize may be redeemed at any participating lottery retail location. Any cash prize may be redeemed at any lottery regional office or at lottery headquarters in Baton Rouge, within the claim period noted above. Tickets winning a FREE TICKET may be redeemed only at a participating lottery retail location and may be redeemed for a free scratch-off ticket of equivalent sales price from any current active scratch-off game within the claim period noted above. Free tickets will not be awarded as a prize by any lottery regional office or by lottery headquarters in Baton Rouge. Any mail-in claims received by the lottery involving a FREE TICKET prize will result in the issuance of the cash equivalent of a free ticket; i.e., \$2.00 check.

DETERMINATION OF INSTANT PRIZE WINNERS

The determination of instant prize winners is subject to validation pursuant to the paragraphs below entitled Claim Period and Ticket Validation Requirements.

- a) The holder of a ticket shall be entitled to a prize of a FREE \$2 TICKET if one (1) of the ten (10) YOUR NUMBERS matches either of the WINNING NUMBERS and a TICKET prize symbol and confirming TICKET prize symbol caption appear for that matching YOUR NUMBER in the exposed play area.
- b) The holder of a ticket shall be entitled to a prize of \$4.00 if the "THUMPS UP" play symbol and confirming "DOUBLE" play symbol caption appear as one (1) of the ten (10) YOUR NUMBERS and a \$2.00 prize symbol and confirming TWO prize symbol caption appear for that winning symbol in the exposed play area.
- c) The holder of a ticket shall be entitled to a prize of \$4.00 if one (1) of the ten (10) YOUR NUMBERS matches either of the WINNING NUMBERS and a \$4.00 prize symbol and confirming FOUR prize symbol caption appear for that matching YOUR NUMBER in the exposed play area.
- d) The holder of a ticket shall be entitled to a prize of \$5.00 if two (2) of the ten (10) YOUR NUMBERS matches either of the WINNING NUMBERS and a \$2.00 prize symbol and confirming TWO prize symbol caption appear for one (1) matching YOUR NUMBER **and** a \$3.00 prize symbol and confirming THREE prize symbol caption appear for one (1) matching YOUR NUMBER in the exposed play area.
- e) The holder of a ticket shall be entitled to a prize of \$5.00 if two (2) of the ten (10) YOUR NUMBERS matches either of the WINNING NUMBERS and a \$1.00 prize symbol and confirming ONE prize symbol caption appear for one (1) matching YOUR NUMBER **and** a \$4.00 prize symbol and confirming FOUR prize symbol caption appear for one (1) matching YOUR NUMBER in the exposed play area.
- f) The holder of a ticket shall be entitled to a prize of \$5.00 if one (1) of the ten (10) YOUR NUMBERS matches either of the WINNING NUMBERS and a \$1.00 prize symbol and confirming ONE prize symbol caption appear for that matching YOUR NUMBER **PLUS** the "THUMBS UP" play symbol and confirming "DOUBLE" play symbol caption appear as one (1) of the ten (10) YOUR NUMBERS and a \$2.00 prize symbol and confirming TWO prize symbol caption appear for that winning symbol in the exposed play area.
- g) The holder of a ticket shall be entitled to a prize of \$5.00 if one (1) of the ten (10) YOUR NUMBERS matches either of the WINNING NUMBERS and a \$5.00 prize symbol and confirming FIVE prize symbol caption appear for that matching YOUR NUMBER in the exposed play area.

- h) The holder of a ticket shall be entitled to a prize of \$10.00 if one (1) of the ten (10) YOUR NUMBERS matches either of the WINNING NUMBERS and a \$4.00 prize symbol and confirming FOUR prize symbol caption appear for that matching YOUR NUMBER **PLUS** the "THUMBS UP" play symbol and confirming "DOUBLE" play symbol caption appear as one (1) of the ten (10) YOUR NUMBERS and a \$3.00 prize symbol and confirming THREE prize symbol caption appear for that winning symbol in the exposed play area.
- i) The holder of a ticket shall be entitled to a prize of \$10.00 if one (1) of the ten (10) YOUR NUMBERS matches either of the WINNING NUMBERS and a \$2.00 prize symbol and confirming TWO prize symbol caption appear for that matching YOUR NUMBER **PLUS** the "THUMBS UP" play symbol and confirming "DOUBLE" play symbol caption appear as one (1) of the ten (10) YOUR NUMBERS and a \$4.00 prize symbol and confirming FOUR prize symbol caption appear for that winning symbol in the exposed play area.
- j) The holder of a ticket shall be entitled to a prize of \$10.00 if one (1) of the ten (10) YOUR NUMBERS matches either of the WINNING NUMBERS and a \$10.00 prize symbol and confirming TEN prize symbol caption appear for that matching YOUR NUMBER in the exposed play area.
- k) The holder of a ticket shall be entitled to a prize of \$20.00 if ten (10) of the ten (10) YOUR NUMBERS match either of the WINNING NUMBERS and a \$2.00 prize symbol and confirming TWO prize symbol caption appear for each matching YOUR NUMBER in the exposed play area.
- l) The holder of a ticket shall be entitled to a prize of \$20.00 if the "THUMBS UP" play symbol and confirming "DOUBLE" play symbol caption appear as two (2) of the ten (10) YOUR NUMBERS and a \$4.00 prize symbol and confirming FOUR prize symbol caption appear for one (1) winning YOUR NUMBER **and** a \$5.00 prize symbol and confirming FIVE prize symbol caption appear for one (1) winning YOUR NUMBER **PLUS** one (1) of the ten (10) YOUR NUMBERS matches either of the WINNING NUMBERS and a \$2.00 prize symbol and confirming TWO prize symbol caption appear for that matching YOUR NUMBER in the exposed play area.
- m) The holder of a ticket shall be entitled to a prize of \$20.00 if one (1) of the ten (10) YOUR NUMBERS matches either of the WINNING NUMBERS and a \$20.00 prize symbol and confirming TWENTY prize symbol caption appear for that matching YOUR NUMBER in the exposed play area.
- n) The holder of a ticket shall be entitled to a prize of \$50.00 if ten (10) of the ten (10) YOUR NUMBERS match either of the WINNING NUMBERS and a \$5.00 prize symbol and confirming FIVE prize symbol caption appear for each matching YOUR NUMBER in the exposed play area.
- o) The holder of a ticket shall be entitled to a prize of \$50.00 if the "THUMBS UP" play symbol and confirming "DOUBLE" play symbol caption appear as one (1) of the ten (10) YOUR NUMBERS and a \$10.00 prize symbol and confirming TEN prize symbol caption appear for that winning symbol **PLUS** a \$30.00 prize symbol and confirming THIRTY prize symbol caption appear for one (1) matching YOUR NUMBER in the exposed play area.

- p) The holder of a ticket shall be entitled to a prize of \$50.00 if one (1) of the ten (10) YOUR NUMBERS matches either of the WINNING NUMBERS and a \$50.00 prize symbol and confirming FIFTY prize symbol caption appear for that matching YOUR NUMBER in the exposed play area.
- q) The holder of a ticket shall be entitled to a prize of \$100.00 if ten (10) of the ten (10) YOUR NUMBERS match either of the WINNING NUMBERS and a \$10.00 prize symbol and confirming TEN prize symbol caption appear for each matching YOUR NUMBER in the exposed play area.
- r) The holder of a ticket shall be entitled to a prize of \$100.00 if the "THUMBS UP" play symbol and confirming "DOUBLE" play symbol caption appear as one (1) of the ten (10) YOUR NUMBERS and a \$50.00 prize symbol and confirming FIFTY prize symbol caption appear for that winning symbol in the exposed play area.
- s) The holder of a ticket shall be entitled to a prize of \$100.00 if one (1) of the ten (10) YOUR NUMBERS matches either of the WINNING NUMBERS and a \$100 prize symbol and confirming IHUN prize symbol caption appear for that matching YOUR NUMBER in the exposed play area.
- t) The holder of a ticket shall be entitled to a prize of \$1,000.00 if one (1) of the ten (10) YOUR NUMBERS matches either of the WINNING NUMBERS and a \$1,000 prize symbol and confirming 1THOU prize symbol caption appear for that matching YOUR NUMBER in the exposed play area.
- u) The holder of a ticket shall be entitled to a prize of \$10,000.00 if one (1) of the ten (10) YOUR NUMBERS matches either of the WINNING NUMBERS and a \$10,000 prize symbol and confirming 10THOU prize symbol caption appear for that matching YOUR NUMBER in the exposed play area.

TICKET RESPONSIBILITY

- (a) A Scratch-off Game ticket is payable to the person presenting the ticket for payment.
- (b) The Lottery shall not be responsible for lost or stolen Scratch-off Game ticket(s).
- (c) The Lottery shall not be responsible for tickets claimed in error or redeemed in error at a sales agent location.

CLAIM PERIOD

All prizes for this Scratch-off Game must be claimed no later than ninety (90) days from and after the announced end of sales date for this game. Any prize not claimed in the manner described in the Directive and on the back of each ticket shall be forfeited.

TICKET VALIDATION REQUIREMENTS

To be a valid "MOOD MONEY" Scratch-off Game ticket, all of the following requirements must be met:

- (1) Exactly two (2) WINNING NUMBERS Play Symbols, two (2) WINNING NUMBERS Play Symbol Captions, ten (10) YOUR NUMBERS Play Symbols, ten (10) YOUR NUMBERS Play Symbol Captions, ten (10) Prize Symbols, ten (10) Prize Symbol Captions, one (1) Validation Number and one (1) PDF417 Bar Code must appear beneath the scratch-off material in the rub-off area covered with security coating on the face of the ticket;
- (2) The two (2) WINNING NUMBERS Play Symbols, two (2) WINNING NUMBERS Play Symbol Captions, ten (10) YOUR NUMBERS Play Symbols, ten (10) YOUR NUMBERS Play Symbol Captions, ten (10) Prize Symbols, ten (10) Prize Symbol Captions, one (1) PDF417 Bar Code, one (1) Validation Number and one (1) Pack-Ticket Number must meet all of the following criteria:
 - (a) be printed in black ink in its entirety and be fully legible;
 - (b) be right-side-up and not reversed in any manner;
 - (c) be one (1) or more of those described in the previous paragraphs entitled DEFINITIONS;
 - (d) be printed in the specified font size and correspond precisely to the artwork for this Scratch-Off Game on file at the Lottery;

Any deviation thereof must be submitted for claim to a Louisiana Lottery Corporation Office;

- (3) Exactly one (1) Prize Symbol and one (1) Prize Symbol Caption must appear under each of the ten (10) YOUR NUMBERS Symbols and the Prize Symbol Caption must correspond to the Prize Symbol under which it appears;
- (4) The ticket must be intact; any deviation thereof must be submitted for claim to a Louisiana Lottery Corporation Office;
- (5) The ticket must not be mutilated, altered, unreadable, reconstructed or tampered with in any manner;
- (6) The ticket must not be counterfeit;
- (7) The ticket must have been issued by the Lottery in an authorized manner and must not be stolen nor appear on any list of voided tickets on file at the Lottery;
- (8) The ticket must be complete and have exactly: one (1) ten (10) digit Validation Number, two (2) WINNING NUMBERS Play Symbols, two (2) WINNING NUMBERS Play Symbol Captions, ten (10) YOUR NUMBERS Play Symbols, ten (10) YOUR NUMBERS Play Symbol Captions, ten (10) Prize Symbols, ten (10) Prize Symbol Captions, one (1) PDF417 Bar Code, and one (1) set of Retailer Validation Codes revealed in the play area and one (1) Pack-Ticket Number printed on the back of the ticket. Any deviation thereof must be submitted for claim to a Louisiana Lottery Corporation Office;

- (9) The Validation Number, PDF417 Bar Code, and Pack-Ticket Number of an apparent winning ticket must be confirmed by the Lottery as that of a winning ticket and shall not have previously been paid;
- (10) The ticket must not be blank or partially blank, misregistered, defective, printed or produced in error;
- (11) The display printing must be regular in every respect and correspond precisely with the artwork for this game on file at the Lottery;
- (12) The ticket must pass all validation tests of the Lottery;

Any ticket not passing all the validation tests in this section may be decreed void and ineligible for any prize. In the event a defective ticket is purchased, the sole responsibility and/or liability of the Lottery shall be the replacement of the defective ticket with an unplayed ticket(s) of equivalent sales price from any current lottery game.

CHILD SUPPORT ARREARAGE

According to Louisiana Revised Statutes 47:9026, the Louisiana Lottery is required to withhold outstanding child support arrearage from lottery winners. If the information submitted by the Department of Child and Family Services indicates that a prize winner owes child support, the amount due will be deducted from the winnings and the remainder, if any, will be remitted to the winner. Refer to the LLC's Special Rules and Regulations on Payment of Prizes for additional information regarding this matter.

DISPUTES

In the event a dispute between the Lottery and the ticket holder occurs as to whether the ticket is a winning ticket and the ticket prize is not paid, the President may, solely at his/her option, replace the disputed ticket with an unplayed ticket (or tickets of equivalent sales price from another current Lottery game). This shall be the sole and exclusive remedy of the holder of the ticket in the event of such disputes.

GOVERNING LAW

In purchasing a ticket, the purchaser agrees to comply with and abide by Louisiana State Law and all rules and regulations, directives and final decisions of the Lottery and all procedures established by the President for the conduct of the game.

PURCHASE AND PRIZE RESTRICTIONS

No Scratch-off Game ticket shall be purchased by and no prize paid to any member of the Board of Directors, officer or employee of the Lottery or to any spouse, child, brother, sister or parent residing as a member of the same household in the principal place of abode of any such person.

TERMINATION OF THE GAME

The President at any time may announce an end of sales date for the game. No tickets for this game shall be distributed to retailer locations following that date.

RETAILER CONDUCT

Retailers shall sell their tickets in sequential order within a Pack.

Retailers are prohibited from exchanging Packs with other Retailers.

Retailers are prohibited from playing Scratch-off Game tickets using any method other than fair chance or contrary to the principle that every ticket has an equal and random chance of winning a prize.

Retailers and retailers' employees are prohibited from placing their own or any other name on any ticket not purchased and redeemed by said retailer or employee.

Rose J. Hudson

Rose J. Hudson (Mar 5, 2025 12:56 CST)

Rose J. Hudson, President

03/05/2025

Date







LA-1622 MOOD MONEY RR

Final Audit Report

2025-03-05

Created:	2025-03-05
By:	Adene Schroeder (adene.schroeder@louisianalottery.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAG44-IZD_ZWz71V_uisndCKXS9ZF4zlim

"LA-1622 MOOD MONEY RR" History

-  Document created by Adene Schroeder (adene.schroeder@louisianalottery.com)
2025-03-05 - 6:54:53 PM GMT
-  Document emailed to Rose Hudson (rose.hudson@louisianalottery.com) for signature
2025-03-05 - 6:54:59 PM GMT
-  Email viewed by Rose Hudson (rose.hudson@louisianalottery.com)
2025-03-05 - 6:55:55 PM GMT
-  Signer Rose Hudson (rose.hudson@louisianalottery.com) entered name at signing as Rose J. Hudson
2025-03-05 - 6:56:15 PM GMT
-  Document e-signed by Rose J. Hudson (rose.hudson@louisianalottery.com)
Signature Date: 2025-03-05 - 6:56:17 PM GMT - Time Source: server
-  Agreement completed.
2025-03-05 - 6:56:17 PM GMT