



LOUISIANA LOTTERY CORPORATION

GAME PLAY DIRECTIVE

INSTANT GAME NO. 957

"INSTANT REFUND"

**LOUISIANA LOTTERY CORPORATION
INSTANT GAME NO. 957
"INSTANT REFUND"
GAME PLAY DIRECTIVE**

TABLE OF CONTENTS

GAME PLAY DIRECTIVE	3
PRIZE STRUCTURE	4
DEFINITIONS.....	6
REDEMPTION.....	7
DETERMINATION OF INSTANT PRIZE WINNERS.....	8
TICKET RESPONSIBILITY	10
CLAIM PERIOD	10
TICKET VALIDATION REQUIREMENTS.....	11
CHILD SUPPORT ARREARAGE	12
DISPUTES	12
GOVERNING LAW.....	12
PURCHASE AND PRIZE RESTRICTIONS.....	12
TERMINATION OF THE GAME	13
RETAILER CONDUCT	13

Louisiana Lottery
INSTANT GAME NO. 957
"INSTANT REFUND"
Game Play Directive

"INSTANT REFUND" 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 This Directive shall govern play of the game, except to the extent that it may be amended or superseded by subsequent directive(s).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 one dollar (\$1.00) unless authorized by the President at a discount for promotional purposes.

Each ticket has one (1) game that consists of: six (6) play symbols and six (6) prize symbols. The ticket purchaser will remove the scratch-off material to reveal six (6) play symbols and captions and six (6) prize symbols and captions.

Find a "MONEYBAG symbol in the play area, win PRIZE shown for that symbol.

The game consists of approximately 1,920,000 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.957 "INSTANT REFUND"
 9/24/2015 - VERSION A

Order Quantity: 1,920,000	Pack Size: 250	Pool Size: 120,000	Winners: 399,614	Prize Fund: \$963,280.00
Price Point: \$1.00	Packs/Game: 7,680	Number of Pools: 16.00	Non-winners: 1,520,386	Payout: 57.01%
Revenue: \$1,689,600.00	Packs/Pool: 480		Overall Odds: 4.80	

Paid By	Wins	Get	Win	Value	Odds (1 in)	Winners			Total Prize Cost	% Prize Fund
						Pack	Pool	Total		
Low Tiers										
Retailer	1	TICKET	TICKET	\$0.00	8.33	30.00	14,400.00	230,400	\$0.00	0.00%
Retailer	2	\$1 x 2	\$2	\$2.00	25.00	10.00	4,800.00	76,800	\$153,600.00	15.95%
Retailer	1	\$2	\$2	\$2.00	83.33	3.00	1,440.00	23,040	\$46,080.00	4.78%
			Total (2.00):		19.23	13.00	6,240.00	99,840	\$199,680.00	20.73%
Retailer	3	\$1 x 3	\$3	\$3.00	312.50	0.80	384.00	6,144	\$18,432.00	1.91%
Retailer	1	\$3	\$3	\$3.00	1,250.00	0.20	96.00	1,536	\$4,608.00	0.48%
			Total (3.00):		250.00	1.00	480.00	7,680	\$23,040.00	2.39%
Retailer	4	\$1 x 4	\$4	\$4.00	625.00	0.40	192.00	3,072	\$12,288.00	1.28%
Retailer	2	\$2 x 2	\$4	\$4.00	250.00	1.00	480.00	7,680	\$30,720.00	3.19%
Retailer	1	\$4	\$4	\$4.00	416.67	0.60	288.00	4,608	\$18,432.00	1.91%
			Total (4.00):		125.00	2.00	960.00	15,360	\$61,440.00	6.38%
Retailer	5	\$1 x 5	\$5	\$5.00	250.00	1.00	480.00	7,680	\$38,400.00	3.99%
Retailer	1	\$5	\$5	\$5.00	125.00	2.00	960.00	15,360	\$76,800.00	7.97%
			Total (5.00):		83.33	3.00	1,440.00	23,040	\$115,200.00	11.96%
Retailer	5	\$2 x 5	\$10	\$10.00	1,250.00	0.20	96.00	1,536	\$15,360.00	1.59%
Retailer	2	\$5 x 2	\$10	\$10.00	1,250.00	0.20	96.00	1,536	\$15,360.00	1.59%
Retailer	6	(\$1 x 5) + \$5	\$10	\$10.00	625.00	0.40	192.00	3,072	\$30,720.00	3.19%
Retailer	1	\$10	\$10	\$10.00	1,250.00	0.20	96.00	1,536	\$15,360.00	1.59%
			Total (10.00):		250.00	1.00	480.00	7,680	\$76,800.00	7.97%
Retailer	5	\$3 x 5	\$15	\$15.00	1,250.00	0.20	96.00	1,536	\$23,040.00	2.39%
Retailer	3	\$5 x 3	\$15	\$15.00	416.67	0.60	288.00	4,608	\$69,120.00	7.18%
Retailer	1	\$15	\$15	\$15.00	1,250.00	0.20	96.00	1,536	\$23,040.00	2.39%
			Total (15.00):		250.00	1.00	480.00	7,680	\$115,200.00	11.96%
Mid Tiers										
Retailer	6	\$5 x 6	\$30	\$30.00	547.95	0.46	219.00	3,504	\$105,120.00	10.91%
Retailer	3	\$10 x 3	\$30	\$30.00	4,000.00	0.06	30.00	480	\$14,400.00	1.49%
Retailer	2	\$15 x 2	\$30	\$30.00	4,000.00	0.06	30.00	480	\$14,400.00	1.49%
Retailer	1	\$30	\$30	\$30.00	2,400.00	0.10	50.00	800	\$24,000.00	2.49%
			Total (30.00):		364.74	0.69	329.00	5,264	\$157,920.00	16.39%
Retailer	3	\$30 + \$15 + \$5	\$50	\$50.00	4,800.00	0.05	25.00	400	\$20,000.00	2.08%
Retailer	5	\$10 x 5	\$50	\$50.00	2,400.00	0.10	50.00	800	\$40,000.00	4.15%
Retailer	1	\$50	\$50	\$50.00	2,400.00	0.10	50.00	800	\$40,000.00	4.15%
			Total (50.00):		960.00	0.26	125.00	2,000	\$100,000.00	10.38%
Retailer	6	(\$15 x 4) + \$10 + \$30	\$100	\$100.00	6,000.00	0.04	20.00	320	\$32,000.00	3.32%
Retailer	2	\$50 x 2	\$100	\$100.00	12,000.00	0.02	10.00	160	\$16,000.00	1.66%
Retailer	1	\$100	\$100	\$100.00	12,000.00	0.02	10.00	160	\$16,000.00	1.66%
			Total (100.00):		3,000.00	0.08	40.00	640	\$64,000.00	6.64%
Retailer	5	\$100 x 5	\$500	\$500.00	192,000.00	0.00	0.63	10	\$5,000.00	0.52%
Retailer	1	\$500	\$500	\$500.00	192,000.00	0.00	0.63	10	\$5,000.00	0.52%
			Total (500.00):		96,000.00	0.00	1.25	20	\$10,000.00	1.04%
High Tiers										
* Claim	1	\$4,000	\$4,000	\$4,000.00	192,000.00	0.00	0.63	10	\$40,000.00	4.15%
			Total :		4.80	52.03	24,975.88	399,614	\$963,280.00	100.00%

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 250 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 (with hyphens between the third and fourth, ninth and tenth and twelfth and thirteenth digits). The first three (3) digits are the Game Identifier, the fourth through ninth digits are the Pack Number, the tenth through twelfth digits are the Ticket Number and the thirteenth and final digit is a Security Check Sum.
- (e) **Validation Number** means the nine (9) digit number imaged on the face of every ticket and covered with scratch-off material. The validation number and check code shall be printed in standard validation number font. The back of the ticket will also feature individual ticket bar code security protection.
- (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) **Play Symbols and Captions.**

Play Symbols: The play symbols below will appear in one (1) of the six (6) play symbol spots.

PLAY SYMBOLS & CAPTIONS



- (h) **Prize Symbols and Captions.**

Prize Symbols: The prize symbols below will appear in one (1) of the six (6) prize symbol spots.

TICKET	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00	
TICKET	ONE	TWO	THREE	FOUR	FIVE	
\$10.00	\$15.00	\$30.00	\$50.00	\$100	\$500	\$4,000
TEN	FIFTEEN	THIRTY	FIFTY	1HUN	SHUN	4THOU

- (i) **Retailer Validation Code** is the three (3) alphabet character code which will be present within the game play data area of each ticket. The placement of the validation codes will be randomly varied or floated within print positions. The Retailer Validation Codes will be printed in standard retailer validation font and shall be used by the sales agent to visually verify FREE \$1 TICKET, \$2, \$3, \$4, \$5, \$10, and \$15 winning tickets in the game. Letters **C, E, F, H, I, N, Ø, R, T, V, and W** will only appear on low-tier winning tickets. The letter Ø will always have a slash through it as indicated.

LOW-TIER VALIDATION CODES

TIC	TICKET
TWØ	\$2
THR	\$3
FØR	\$4
FIV	\$5
TEN	\$10
FTN	\$15

Non-winning, mid and high level winning tickets will have non-repeating letters chosen from the following list:

B, D, J, K, M, P, Q, and Z

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 instant ticket of equivalent sales price from any current active instant game within the claim period noted below. 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., \$1.00 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 \$1 TICKET if the MONEYBAG symbol appears in one (1) of the six (6) play spots and a TICKET prize symbol and confirming TICKET prize symbol caption appear for that matching play spot in the exposed play area.
- b) The holder of a ticket shall be entitled to a prize of \$2.00 if the MONEYBAG symbol appears in two (2) of the six (6) play spots and a \$1.00 prize symbol and confirming ONE prize symbol caption appear for each matching play spot in the exposed play area.
- c) The holder of a ticket shall be entitled to a prize of \$2.00 if the MONEYBAG symbol appears in one (1) of the six (6) play spots and a \$2.00 prize symbol and confirming TWO prize symbol caption appear for that matching play spot in the exposed play area.
- d) The holder of a ticket shall be entitled to a prize of \$3.00 if the MONEYBAG symbol appears in three (3) of the six (6) play spots and a \$1.00 prize symbol and confirming ONE prize symbol caption appear for each matching play spot in the exposed play area.
- e) The holder of a ticket shall be entitled to a prize of \$3.00 if the MONEYBAG symbol appears in one (1) of the six (6) play spots and a \$3.00 prize symbol and confirming THREE prize symbol caption appear for that matching play spot in the exposed play area.
- f) The holder of a ticket shall be entitled to a prize of \$4.00 if the MONEYBAG symbol appears in four (4) of the six (6) play spots and a \$1.00 prize symbol and confirming ONE prize symbol caption appear for each matching play spot in the exposed play area.
- g) The holder of a ticket shall be entitled to a prize of \$4.00 if the MONEYBAG symbol appears in two (2) of the six (6) play spots and a \$2.00 prize symbol and confirming TWO prize symbol caption appear for each matching play spot in the exposed play area.
- h) The holder of a ticket shall be entitled to a prize of \$4.00 if the MONEYBAG symbol appears in one (1) of the six (6) play spots and a \$4.00 prize symbol and confirming FOUR prize symbol caption appear for that matching play spot in the exposed play area.
- i) The holder of a ticket shall be entitled to a prize of \$5.00 if the MONEYBAG symbol appears in five (5) of the six (6) play spots and a \$1.00 prize symbol and confirming ONE prize symbol caption appear for each matching play spot in the exposed play area.
- j) The holder of a ticket shall be entitled to a prize of \$5.00 if the MONEYBAG symbol appears in one (1) of the six (6) play spots and a \$5.00 prize symbol and confirming FIVE prize symbol caption appear for that matching play spot in the exposed play area.
- k) The holder of a ticket shall be entitled to a prize of \$10.00 if the MONEYBAG symbol appears in five (5) of the six (6) play spots and a \$2.00 prize symbol and confirming TWO prize symbol caption appear for each matching play spot in the exposed play area.
- l) The holder of a ticket shall be entitled to a prize of \$10.00 if the MONEYBAG symbol appears in two (2) of the six (6) play spots and a \$5.00 prize symbol and confirming FIVE prize symbol caption appear for each matching play spot in the exposed play area.

- m) The holder of a ticket shall be entitled to a prize of \$10.00 if the MONEYBAG symbol appears in six (6) of the six (6) play spots and a \$1.00 prize symbol and confirming ONE prize symbol caption appear for five (5) matching play spots and a \$5.00 prize symbol and confirming FIVE prize symbol caption appear for one (1) matching play spot in the exposed play area.
- n) The holder of a ticket shall be entitled to a prize of \$10.00 if the MONEYBAG symbol appears in the one (1) of the six (6) play spots and a \$10.00 prize symbol and confirming TEN prize symbol caption appear for that matching play spot in the exposed play area.
- o) The holder of a ticket shall be entitled to a prize of \$15.00 if the MONEYBAG symbol appears in five (5) of the six (6) play spots and a \$3.00 prize symbol and confirming THREE prize symbol caption appear for each matching play spot in the exposed play area.
- p) The holder of a ticket shall be entitled to a prize of \$15.00 the MONEYBAG symbol appears in three (3) of the six (6) play spots and a \$5.00 prize symbol and confirming FIVE prize symbol caption appear for each matching play spot in the exposed play area.
- q) The holder of a ticket shall be entitled to a prize of \$15.00 if the MONEYBAG symbol appears in one (1) of the six (6) play spots and a \$15.00 prize symbol and confirming FIFTEEN prize symbol caption appear for that matching play spot in the exposed play area.
- r) The holder of a ticket shall be entitled to a prize of \$30.00 if the MONEYBAG symbol appears in six (6) of the six (6) play spots and a \$5.00 prize symbol and confirming FIVE prize symbol caption appear for each matching play spot in the exposed play area.
- s) The holder of a ticket shall be entitled to a prize of \$30.00 if the MONEYBAG symbol appears in three (3) of the six (6) play sports and a \$10.00 prize symbol and confirming TEN prize symbol caption appear for each matching play spot in the exposed play area.
- t) The holder of ticket shall be entitled to a prize of \$30.00 if the MONEYBAG symbol appears in two (2) of the six (6) play spots and a \$15.00 prize symbol and confirming FIFTEEN prize symbol caption appear for each matching play spot in the exposed play area.
- u) The holder of a ticket shall be entitled to a prize of \$30.00 if the MONEYBAG symbol appears in one (1) of the six (6) play spots and a \$30.00 prize symbol and confirming THIRTY prize symbol caption appear for that matching play spot in the exposed play area.
- v) The holder of a ticket shall be entitled to a prize of \$50.00 if the MONEYBAG symbol appears in three (3) of the six (6) play spots and a \$5.00 prize symbol and confirming FIVE prize symbol caption appear in one (1) of the matching play spots and a \$15.00 prize symbol and confirming FIFTEEN prize symbol caption appear in one (1) of the matching play spots and a \$30.00 prize symbol and THIRTY prize symbol appear for one (1) of the matching play spots in the exposed play area.
- w) The holder of a ticket shall be entitled to a prize of \$50.00 if the MONEYBAG symbol appears in five (5) of the six (6) play spots and a \$10.00 prize symbol and confirming TEN prize symbol caption appear for each matching play spot in the exposed play area.
- x) The holder of a ticket shall be entitled to a prize of \$50.00 if the MONEYBAG symbol appears in one (1) of the six (6) play spots and a \$50 prize symbol and confirming FIFTY prize symbol caption appear for that matching play spot in the exposed play area.

- y) The holder of a ticket shall be entitled to a prize of \$100.00 if the MONEYBAG symbol appears in six (6) of the six (6) play spots and a \$15.00 prize symbol and confirming FIFTEEN prize symbol caption appear for four (4) matching play spots and a \$10.00 prize symbol and confirming TEN prize symbol caption appear for one (1) matching play spot and a \$30.00 prize symbol and THIRTY prize symbol caption appear for one (1) matching play spot in the exposed play area.
- z) The holder of a ticket shall be entitled to a prize of \$100.00 if the MONEYBAG symbol appears in two (2) of the six (6) play spots and a \$50 prize symbol and confirming FIFTY prize symbol caption appear for each matching play spot in the exposed play area.
- aa) The holder of a ticket shall be entitled to a prize of \$100.00 if the MONEYBAG symbol appears in one (1) of the six (6) play spots and a \$100 prize symbol and confirming 1HUN prize symbol caption appear for that matching play spot in the exposed area.
- bb) The holder of a ticket shall be entitled to a prize of \$500.00 if the MONEYBAG symbol appears in five (5) of the six (6) play spots and a \$100 prize symbol and confirming 1HUN prize symbol caption appear for each matching play spot in the exposed play area.
- cc) The holder of a ticket shall be entitled to a prize of \$500.00 if the MONEYBAG symbol appears in one (1) of the six (6) play spots and a \$500 prize symbol and confirming 5HUN prize symbol caption appear for that matching play spot in the exposed area.
- dd) The holder of a ticket shall be entitled to a prize of \$4,000.00 if the MONEYBAG symbol appears in one (1) of the six (6) play spots and a \$4,000 prize symbol and confirming 4THOU prize symbol caption appear for that matching play spot in the exposed area.

TICKET RESPONSIBILITY

- (a) An Instant 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 Instant 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 Instant 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 "INSTANT REFUND" Scratch-off Game ticket, all of the following requirements must be met:

- (1) Exactly six (6) Play Symbols, six (6) Play Symbol Captions six (6) Prize Symbols, six (6) Prize Symbol Captions, one (1) Validation Number, one (1) PDF417 Bar Code, and one (1) set of Retailer Validation Codes, and one (1) Pack Ticket Number must appear beneath the scratch-off material in the rub-off area covered with security coating on the face of the ticket;
- (2) The six (6) Play Symbols, six (6) Play Symbol Captions six (6) Prize Symbols, six (6) Prize Symbol Captions, one (1) Validation Number, one (1) PDF417 Bar Code, one (1) set of Retailer Validation Codes, 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 exactly one (1) 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 Instant 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 on the line below each of the six (6) Play 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 Retailer Validation Codes on the ticket must correspond to the prize symbols;
- (6) The ticket must not be mutilated, altered, unreadable, reconstructed or tampered with in any manner;
- (7) The ticket must not be counterfeit;
- (8) 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;
- (9) The ticket must be complete and have exactly: one (1) nine-digit Validation Number, six (6) Play Symbols, six (6) Play Symbol Captions, six (6) Prize Symbols, six (6) Prize Symbol Captions, one (1) set of Retailer Validation Codes, and one (1) PDF417 Bar Code revealed in the game 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;

- (10) 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;
- (11) The ticket must not be blank or partially blank, misregistered, defective, printed or produced in error;
- (12) The display printing must be regular in every respect and correspond precisely with the artwork for this game on file at the Lottery;
- (13) 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 presenter 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 presenter 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 Instant 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.

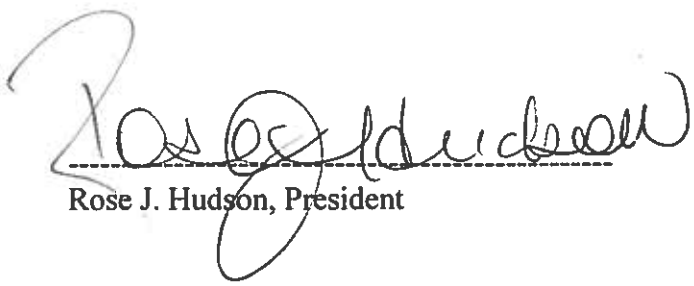
RETAILER CONDUCT

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 Instant 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, President

12/11/15

Date