

April 7, 2021

**FEATURES AND PROCEDURES**  
**CROSSWORD TIMES 20**  
(Instant Scratch Game #2386)

- 1) Theme and name of the game: CROSSWORD TIMES 20. Scratch YOUR 20 LETTERS box to reveal your 20 letters. In each PUZZLE and each BONUS WORD, scratch only the letters that match those in the YOUR 20 LETTERS box. In each PUZZLE, if you reveal 3 or more complete WORDS, win the prize indicated in the PRIZE LEGEND for that same PUZZLE. If you win in a PUZZLE, scratch its corresponding MULTIPLIER spot to reveal the multiplier number for that same PUZZLE. Multiply your prize won in that PUZZLE by the multiplier number for that same PUZZLE. Only the highest prize won in each PUZZLE will be paid. If you reveal a complete BONUS WORD, win PRIZE shown for that same BONUS WORD. Each PUZZLE and each BONUS WORD are played separately.
- 2) Price of the ticket: Twenty dollars (\$20.00), or as otherwise set by the Administrator.
- 3) The prize structure including the number and value of prizes and the odds on each prize are as follows:

PRIZE AMOUNT	APPROXIMATE NUMBER OF PRIZES	ODDS OF WINNING
\$20	89,280	1:9
\$30	48,360	1:16
\$40	41,168	1:19
\$50	9,300	1:80
\$60	9,300	1:80
\$80	9,176	1:82
\$100	30,783	1:25
\$250	2,046	1:364
\$500	171	1:4,351
\$1,000	22	1:33,819
\$25,000	3	1:248,000
\$200,000	3	1:248,000

Odds and prize statements are based on initial game prize structure and may vary over the life of the game. Entry or non-entry of CROSSWORD TIMES 20 tickets to the Lottery Super 2nd Chance drawings does not affect the prize structure of the CROSSWORD TIMES 20 game.

- 4) The frequency of drawings: There are no drawings in the CROSSWORD TIMES 20 game, however, for a period of time, at the discretion of the Lottery Division Administrator CROSSWORD TIMES 20 tickets may count towards entry in Lottery Super 2nd Chance drawings. The Wisconsin Lottery will not be responsible for any neglect, failure or omission on the part of the U.S. Postal Service or any other delivery/courier service used to deliver a player's Super 2nd Chance Drawing mailing to the Wisconsin Lottery. The Lottery assumes no responsibility or liability for Super 2nd

Chance tickets that are lost, or destroyed or otherwise disqualified from participation in a drawing when such tickets are in the control of the Lottery. All tickets sent to the Wisconsin Lottery to enter the Super 2nd Chance drawings become property of the Wisconsin Lottery and will not be returned. Only tickets sent to and received at the correct address for entry into the Super 2nd Chance drawing will be eligible for the Super 2nd Chance drawing.

- 5) The method of selecting winners: There are three (3) crossword PUZZLES, three (3) PUZZLE MULTIPLIER spots, and two (2) BONUS WORDS on each CROSSWORD TIMES 20 ticket. Each PUZZLE and each BONUS WORD is played separately. Each uncovered PUZZLE MULTIPLIER spot will show a multiplier symbol. A multiplier symbol will be imaged as "1 TIMES", "2 TIMES", "5 TIMES", "10 TIMES", or "20 TIMES".

The holder of a ticket where the letters in the uncovered YOUR 20 LETTERS box match the letters in PUZZLE 1 to complete three (3) or more complete WORDS shall win the prize shown in the PUZZLE 1 & 2 PRIZE LEGEND for that same number of complete WORDS multiplied by the multiplier symbol shown in the uncovered PUZZLE 1 MULTIPLIER spot.

The holder of a ticket where the letters in the uncovered YOUR 20 LETTERS box match the letters in PUZZLE 2 to complete three (3) or more complete WORDS shall win the prize shown in the PUZZLE 1 & 2 PRIZE LEGEND for that same number of complete WORDS multiplied by the multiplier symbol shown in the uncovered PUZZLE 2 MULTIPLIER spot.

The holder of a ticket where the letters in the uncovered YOUR 20 LETTERS box match the letters in PUZZLE 3 to complete three (3) or more complete WORDS shall win the prize shown in the PUZZLE 3 PRIZE LEGEND for that same number of complete WORDS multiplied by the multiplier symbol shown in the uncovered PUZZLE 3 MULTIPLIER spot.

The holder of a ticket where the letters in the uncovered YOUR 20 LETTERS box match the letters in the BONUS WORD 1 play area to complete the entire BONUS WORD shall win the prize shown in the uncovered BONUS WORD 1 PRIZE play spot.

The holder of a ticket where the letters in the uncovered YOUR 20 LETTERS box match the letters in the BONUS WORD 2 play area to complete the entire BONUS WORD shall win the prize amount shown in the uncovered BONUS WORD 2 PRIZE play spot.

The PUZZLE MULTIPLIER applies to the prize won and not to the number of matched WORDS (e.g. – if PUZZLE 1 has four complete WORDS and a 2 TIMES symbol in the PUZZLE MULTIPLIER, the prize for that PUZZLE would be eighty dollars (\$40 multiplied by 2 equals \$80)).

Each PUZZLE and each BONUS WORD are played separately. Multiplier symbols corresponding to a PUZZLE do not apply to any other PUZZLES or BONUS WORDS. The possible complete WORDS on the ticket will be shown in the PUZZLES. The possible complete BONUS WORDS will be shown in the BONUS WORD play areas.

Each possible complete WORD consists of three (3) or more letters and fills a complete word space. Each possible complete WORD consists of six (6) letters and fills a complete BONUS WORD space. Letters in each crossword puzzle combined to form a complete WORD must appear in a continuous horizontal (from left to right) or vertical (from top to bottom) sequence in a word space on that same crossword puzzle, and must completely fill that word space. Letters in BONUS WORD 1 combined to form a complete BONUS WORD must appear in a continuous vertical (from top to bottom) sequence and must completely fill the BONUS WORD 1 word space. Letters in BONUS WORD 2 combined to form a complete BONUS WORD must appear in a continuous horizontal (from left to right) sequence and must completely fill the BONUS WORD 2 word space. A word within a complete WORD or BONUS WORD such as "plan" within "planet" is not a complete WORD or BONUS WORD, since it does not completely fill the word space. Letters forming a word filling a complete word space can only be used to form one (1) complete WORD or BONUS WORD (e.g. – "base" and "ball" within "baseball" are considered only one complete word). Complete WORDS cannot be formed on either crossword puzzle by linking letters diagonally, or by reading the letters from right to left or bottom to top. A complete BONUS WORD cannot be formed by reading from right to left or bottom to top. The YOUR 20 LETTERS play area must contain all of the letters in a possible complete WORD in order to form that WORD. The YOUR 20 LETTERS play area must contain all of the letters in a possible complete BONUS WORD in order to form that BONUS WORD.

A winning PUZZLE can win only the highest prize shown in the corresponding PUZZLE LEGEND for that same winning pattern multiplied by the multiplier symbol shown in the corresponding uncovered PUZZLE MULTIPLIER spot as previously described in these features and procedures.

- 6) The method of making payment to winners:
  - A. Submission of the original ticket (not a copy), as provided below, shall be the sole method of claiming a prize.
  - B. Payment of prizes under six hundred dollars (\$600) may be made by presenting the ticket for validation and payment to any Wisconsin Lottery retailer by the claim deadline under 6(G).
  - C. The original winning ticket must be signed by a single human being. For-profit and non-profit entities, trusts, and other non-human beings are not eligible to play or claim a prize in this game. Payment of any prize totaling six hundred dollars (\$600) or more requires the claimant to provide his or her Social Security number, his or her Individual Taxpayer Identification Number, or a properly completed IRS Form W-8BEN (i.e. a Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting) by the claim deadline under section 6(G). Payment of any prize totaling one hundred ninety-nine thousand, nine hundred ninety-nine dollars (\$199,999) or less may be made by either 1) signing the back of the original winning ticket, completing a Lottery claim form and presenting it in person to any Lottery office for validation and payment by the claim deadline under section 6(G), or 2) by signing the back of the original winning ticket, completing a Lottery claim form and mailing it for validation and

payment to Lottery Headquarters in Madison. If claiming a prize by mail, the original winning ticket and Lottery claim form must be mailed to Lottery Headquarters in Madison in a properly addressed envelope with the postage duly prepaid by the claim deadline under section 6(G). Payment of any prize totaling two hundred thousand dollars (\$200,000) or more must be made by signing the back of the original winning ticket, completing a Lottery claim form and presenting it in person to the Lottery Headquarters in Madison for validation and payment by the claim deadline under section 6(G). Personal appearance at the Lottery headquarters in Madison may be waived at the Lottery Division Administrator's sole discretion.

- D. Tickets are void if stolen, unissued, mutilated, altered, counterfeit, or otherwise fail validation tests. The Lottery at its sole discretion reserves the right to pay any mutilated ticket based upon the facts and circumstances of the particular claim. Such action by the Lottery is final and non-reviewable.
- E. Tickets are void if misprinted. "Misprinted" means any mistake or difference from the original ticket or game specifications of any kind in the printing, manufacturing, packaging or other processing related to the production or distribution of the ticket caused by the raw materials, processes or handling of the ticket until its ultimate sale to the consumer/player. "Misprinted" includes but is not limited to the tickets being unreadable, misregistered, defective, or multiply printed. Also, "misprinted" includes errors in the computer software, computer hardware, code or programming of the game regardless of whether the errors were imbedded or caused by human action relating to any of the matters mentioned in this paragraph. The Lottery at its sole discretion reserves the right to pay any such "misprinted" ticket based upon the facts and circumstances of the particular claim. Such action by the Lottery is final and non-reviewable.
- F. All tickets sent to the Wisconsin Lottery for the purpose of redemption become property of the Lottery and will not be returned. All tickets winning \$600 or more that are submitted in person to a Lottery office for the purpose of redemption will not be returned after the signed ticket is received by the Lottery. Signed, unpaid tickets winning \$599 or less that are submitted in person to a Lottery office may be returned at the sole discretion of the Lottery. No winning ticket will be returned once the prize for that ticket has been paid by a Lottery office, regardless of the winning amount. Non-winning tickets that are submitted in person to a Lottery office may be returned at the sole discretion of the Lottery.

- G. The holder of a winning CROSSWORD TIMES 20 ticket must claim the prize, in accordance with sections 6(B) or 6(C), within one hundred eighty (180) calendar days after game's end date or the prize shall be forfeited. If claiming a prize in person at a Lottery Validations Office, the original winning ticket and Lottery claim form must be received by the Lottery within one hundred eighty (180) calendar days after game's end date. If claiming a prize by mail, the postage prepaid envelope containing the original winning ticket and Lottery claim form must be postmarked on or before the one hundred eighty (180) day deadline. The envelope containing the original winning ticket and Lottery claim form must be received by the Wisconsin Lottery Validations Office in Madison within fourteen (14) calendar days after the one hundred eighty (180) day deadline or the prize shall be forfeited. All required claimant information must be received by the Wisconsin Lottery Validations Office in Madison within fourteen (14) calendar days after the one hundred eighty (180) day deadline or the prize shall be forfeited. In the event that the Governor declares a state-wide emergency or similar unforeseen circumstance occurs, the one hundred eighty (180) day deadline may be extended at the sole discretion of the Wisconsin Lottery Division Administrator.
- H. Pursuant to Wisconsin's Open Records law (sec. 19.31-19.39 Wis. Stats.), the Lottery is required to disclose a winner's name, place of residence and, if acquired, likeness. If a player wins and claims a prize, the Lottery may use his or her name, likeness and place of residence without compensation for any purpose. Upon claiming a prize, a winner waives any claims against the Lottery and its representatives for any and all liability which may result from the disclosure or use of such information.
- I. Prize payments are subject to the provisions of sec. 565.30 Wis. Stats.