

DEPARTMENT OF REVENUE

Colorado Lottery

Instant Scratch Game Guideline

Game #408 – \$5 “\$100,000 LADY LUCK”

1. Purpose and Statutory Authority

These Guidelines are adopted by the Colorado Lottery Commission pursuant to the authority provided by C.R.S. 44-40-109, 44-40-113, and 44-40-114, Rule 5, and under any instructions and directives as the Lottery Director may issue.

2. Definitions

In addition to the definitions provided by Rule 1, Rule 5, and unless the context in these guidelines otherwise requires:

- A. "Caption" means the code appearing beneath the computer-generated images.
- B. "Play Symbols" means the computer-generated images that appear within the Play Area of a ticket.
- C. "Prize Symbol" means a component of the Play Area that represents a unique prize amount on the ticket play area.

3. Determination of Instant Scratch Ticket Prize Winners

An instant-prize winner for Colorado Lottery Game Number 408 shall be determined as follows:

- A. If YOUR NUMBER matches the WINNING NUMBER in the same ROW, win PRIZE shown for that ROW. Get a "10X"  symbol, win 10 TIMES the PRIZE shown. Get a "20X"  symbol, win 20 TIMES the PRIZE shown. Get a "STAR"  symbol, win \$50 instantly!
- B. LUCKY BONUS: Uncover a PRIZE amount in any LUCKY BONUS box, win that PRIZE automatically!
- C. In all events, the determination of an instant-prize winner shall be subject to the general ticket validation requirements set forth in these guidelines, Rule 5, and all of the specific requirements on the back of the ticket as set forth in Exhibit A.

4. Claim Period and Payment of Prizes

- A. All Instant Scratch ticket prizes must be claimed within one hundred eighty (180) days after the announced end of the game.
- B. The holder of any \$5, \$10, \$20, \$50, or \$100 prize-winning ticket may take it to any Lottery retailer location, mail it to Lottery Headquarters as provided on the ticket back, or deliver the ticket to any Lottery Claims Center for validation and subsequent payment. Lottery retailers, at their option, may accept any \$250 or \$500 prize-winning ticket for validation and payment.

- C. The holder of a \$1,000, \$2,500, \$10,000, or \$100,000 prize-winning ticket shall fill out a claim form and send the completed form and the ticket to the Lottery for validation and payment pursuant to instructions on the back of the ticket or deliver the ticket to any Lottery Claims Center for validation and subsequent payment.
- D. Any winning ticket that is not claimed within the period specified in Section 4.A. and in the manner specified on the back of each ticket shall remain the property of the Lottery.

5. Price of Tickets

The purchase price of each ticket for Colorado Lottery Game Number 408 shall be \$5.00. However, a licensed retailer may be permitted, upon prior approval of the Director, to make gifts of tickets as a means of promoting the sale of goods or services to the public.

6. Numbers and Sizes of Prizes

The numbers (plus five percent based on pool level or minus two percent based on game level [+5% pool or -2% game]) and sizes of instant prizes are as set forth in Exhibit B attached to this Guideline. Overall odds of winning include break-even prizes.

On occasion, the Director will approve a full or partial reorder of Colorado Lottery Game Number 408 as set forth in Exhibit A to fulfill player demand. A reorder will increase the total number of tickets available for purchase as well as the number of prizes, but will not change the game's overall chances of winning. The Colorado Lottery Website will indicate when a Scratch Game has been reordered.

Non-winning tickets are eligible for a monthly Second-Chance Drawing prize valued at \$100,000.

7. Manner of Selecting Winning Tickets

The winning of any instant prizes in the amounts shown in Exhibit B results from ticket purchases by the public, removal by the ticket holder of the rub-off area, and the ticket containing a winning combination of play symbols with corresponding captions as described in Section 3.

8. Ticket Validation Requirements

To be a valid winning Instant Scratch Ticket:

- A. The ticket must meet all of the requirements in these guidelines;
- B. All requirements set forth in Colorado Lottery Rule 5 – Instant Scratch Games;
- C. All requirements printed on the back of each ticket;
- D. The number and placement of Play Symbols and Prize Symbols on the ticket must conform precisely to those in Exhibit A.; and
- E. The Play Symbols, Prize Symbols, Play Symbol Captions, Prize Symbol Captions, Captions, Legends, and Identifiers must be present in their entirety and must conform to those in Exhibit C.

9. Play Symbols, Prize Symbols, Legends, Identifiers, Play Symbol Captions, and Prize Symbol Captions

Play Symbols, Prize Symbols, Legends, Identifiers, Play Symbol Captions, Prize Symbol Captions are described in Exhibit C.

10. Retailer Validation Codes

The Colorado Lottery has removed Retailer Validation Codes from all games numbered 401 and higher.

Exhibit A – Ticket Front Covered/Uncovered

\$5 COLORADO LOTTERY

\$100,000 Lady Luck

Lucky Bonus **Lucky Bonus** **Lucky Bonus** **Lucky Bonus**

LUCKY BONUS:
Uncover a PRIZE amount in any LUCKY BONUS box, win that PRIZE automatically!

YOUR NUMBER	WINNING NUMBER	PRIZE	YOUR NUMBER	WINNING NUMBER	PRIZE
ROW 1	PRIZES	PRIZE	ROW 9	PRIZES	PRIZE
ROW 2	PRIZES	PRIZE	ROW 10	PRIZES	PRIZE
ROW 3	PRIZES	PRIZE	ROW 11	PRIZES	PRIZE
ROW 4	PRIZES	PRIZE	ROW 12	PRIZES	PRIZE
ROW 5	PRIZES	PRIZE	ROW 13	PRIZES	PRIZE
ROW 6	PRIZES	PRIZE	ROW 14	PRIZES	PRIZE
ROW 7	PRIZES	PRIZE	ROW 15	PRIZES	PRIZE
ROW 8	PRIZES	PRIZE	ROW 16	PRIZES	PRIZE

Raspe instrucciones para Español

If YOUR NUMBER matches the WINNING NUMBER in the same ROW, win PRIZE shown for that ROW. Get a "10X" symbol, win 10 TIMES the PRIZE shown. Get a "20X" symbol, win 20 TIMES the PRIZE shown. Get a "★" symbol, win \$50 instantly!

Raspe instrucciones para Español

EACH ROW (ACROSS) and BONUS PLAYS SEPARATELY.

WIN UP TO 20 TIMES!

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\$5 COLORADO LOTTERY

\$100,000 Lady Luck

BONUS TRYAGAIN BONUS TRYAGAIN BONUS TRYAGAIN BONUS TRYAGAIN

Bonus ganador: Descubra un monto de PREMIO en cualquier casillero BONUS GANADOR, ¡y gane ese PREMIO de forma instantánea!

ROW	YOUR NUMBER	WINNING NUMBER	PRIZE	ROW	YOUR NUMBER	WINNING NUMBER	PRIZE
ROW 1	12 TLV	7 SVN	\$50 FFY DOL	ROW 9	33 TYT	32 TRT	\$2,500 TWY HUN
ROW 2	26 TTS	39 TRN	\$500 FIV HUN	ROW 10	28 TTE	14 FRN	\$20 TWY DOL
ROW 3	35 TFV	13 THN	\$10 TEN DOL	ROW 11	4 FOR	15 FTN	\$10 TEN DOL
ROW 4	24 TTF	18 ETN	\$5 FIV DOL	ROW 12	9 NIN	16 SXT	\$10,000 TEN THO
ROW 5	17 SVT	38 TRE	\$1,000 ONE THO	ROW 13	6 SIX	27 TYS	\$100 ONE HUN
ROW 6	2 THO	2 THO	\$100,000 ONEHUNTHO	ROW 14	11 ELV	3 THR	\$500 FIV HUN
ROW 7	1 ONE	22 TTH	\$50 FFY DOL	ROW 15	13 THN	34 TRF	\$100 ONE HUN
ROW 8	29 TTN	19 NIT	\$20 TWY DOL	ROW 16	23 TTR	21 TTO	\$1,000 ONE THO

SI SU NÚMERO coincide con el NÚMERO GANADOR en la misma FILA, gane el PREMIO que se muestra para esa FILA. Obtenga un símbolo de "10X" y gane 10 VECES el PREMIO que se muestra. Obtenga un símbolo de "20X" y gane 10 VECES el PREMIO que se muestra. Obtenga un símbolo de "★" y gane \$50 instantáneamente!

4080000010001234567812

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Exhibit A – Ticket Back

4.00" REF.

305,382 WINNING TICKETS OUT OF 1,200,000. ODDS OF WINNING A TOP PRIZE, 1 IN 600,000. OVERALL ODDS OF WINNING ANY PRIZE (INCLUDING BREAK-EVEN PRIZES), 1 IN 3.93.

Claim prizes of \$150 or less at any Lottery retailer; prizes of \$599 or less at participating retailers or mail signed ticket with your name and address to Department of Revenue, P.O. Box 7, Pueblo CO 81002-0007 for payment. Claim prizes of \$600 or more by mailing signed ticket and completed claim form to the address above, claim at a Lottery Claim Center, or visit coloradolottery.com for an online option. Ticket purchasers must be at least 18 years old. Prizes not claimed within 180 days after end of game are forfeited, mail in/online claims must be received within 180 days to be valid. All tickets, transactions, and winners are subject to Game Guidelines, Lottery Rules, and State Law. Tickets that are not consistent with game guidelines or are irregular in any way are void. Liability for a void ticket is limited to replacement of ticket or refund of retail sales price. Availability of prizes is subject to prior sale. Current prize availability can be viewed at coloradolottery.com.

- To be eligible for any applicable second chance drawing, enter non-winning Scratch tickets at coloradolottery.com or by using the Colorado Lottery mobile app.
- No mail in entries for second chance shall be accepted, and any tickets received by mail will not be returned.
- For additional information see Drawing Guidelines for Game# (408) at coloradolottery.com.
- If information on this ticket or in promotional offers differs from the Game Guidelines, the Game Guidelines govern.

Become a MyLottery member to receive exciting Colorado Lottery news.
Visit coloradolottery.com for more details.
PLAY ON!®



SIGNATURE (Required for Payment)

MADE IN U.S.A.

NAME (Please Print)

FailSafe®

ADDRESS

Scientific Games, LLC

CITY

STATE

ZIP

HOME PHONE

WORK PHONE

Understand™

Tom Seaver
Tom Seaver, Director

\$100,000 LADY LUCK

**408
8 x 4**



Know Your Limits
Call/Text Problem
Gambling Helpline
1-800-GAMBLER



408 - 000001 - 1 - 000 ■

(Not a Winning Numbers Line)

.17" MIN.
QUIET ZONE
TYPICAL

305,382 WINNING TICKETS OUT OF 1,200,000. ODDS OF WINNING A TOP PRIZE, 1 IN 600,000. OVERALL ODDS OF WINNING ANY PRIZE (INCLUDING BREAK-EVEN PRIZES), 1 IN 3.93.

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8.0"
REF.

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Visit coloradolottery.com for more details.
PLAY ON!®

Exhibit B – Prize Structure

COLORADO LOTTERY
GAME NO.408 "\$100,000 LADY LUCK"
 September 25, 2025 - VERSION A

Order Quantity: 1,200,000 tickets
 Price Point: \$5.00
 Revenue: \$6,000,000.00

Pack Size: 60 tickets
 Packs/Game: 20,000
 Packs/Pool: 2,000

Pool Size: 120,000 tickets
 Number of Pools: 10.00

Winners: 305,382
 Non-winners: 894,618
 Overall Odds: 1:3.93

Prize Fund: \$4,110,000.00
 Payout: 68.50%

Kind	Tiers	Prize Code	Wins	Get	Win	Value	Odds	Pack	Winners		Total Prize Cost	% Prize Fund	
									Pool	Total			
Low Tiers													
01	001	05	5	\$1 x 5	\$5	\$5.00	1:30.00	2.00	4,000.00	40,000	\$200,000.00	4.87%	
02	002	05	3	\$1 + (\$2 x 2)	\$5	\$5.00	1:30.00	2.00	4,000.00	40,000	\$200,000.00	4.87%	
03	003	05	4	(\$1 x 3) + \$2	\$5	\$5.00	1:30.00	2.00	4,000.00	40,000	\$200,000.00	4.87%	
04	004	05	1	\$5	\$5	\$5.00	1:20.00	3.00	6,000.00	60,000	\$300,000.00	7.30%	
							Total (\$5.00):	1:6.67	9.00	18,000.00	180,000	\$900,000.00	21.90%
05	005	10	2	\$5 x 2	\$10	\$10.00	1:150.00	0.40	800.00	8,000	\$80,000.00	1.95%	
06	006	10	1	\$10 w/BONUS	\$10	\$10.00	1:150.00	0.40	800.00	8,000	\$80,000.00	1.95%	
07	007	10	5	\$2 x 5	\$10	\$10.00	1:150.00	0.40	800.00	8,000	\$80,000.00	1.95%	
08	008	10	1	\$1 w/10X	\$10	\$10.00	1:100.00	0.60	1,200.00	12,000	\$120,000.00	2.92%	
09	009	10	1	\$10	\$10	\$10.00	1:100.00	0.60	1,200.00	12,000	\$120,000.00	2.92%	
							Total (\$10.00):	1:25.00	2.40	4,800.00	48,000	\$480,000.00	11.68%
10	010	20	4	\$5 x 4	\$20	\$20.00	1:100.00	0.60	1,200.00	12,000	\$240,000.00	5.84%	
11	011	20	1	\$20 w/BONUS	\$20	\$20.00	1:100.00	0.60	1,200.00	12,000	\$240,000.00	5.84%	
12	012	20	1	\$2 w/10X	\$20	\$20.00	1:100.00	0.60	1,200.00	12,000	\$240,000.00	5.84%	
13	013	20	1	\$1 w/ 20X	\$20	\$20.00	1:100.00	0.60	1,200.00	12,000	\$240,000.00	5.84%	
14	014	20	1	\$20	\$20	\$20.00	1:100.00	0.60	1,200.00	12,000	\$240,000.00	5.84%	
							Total (\$20.00):	1:20.00	3.00	6,000.00	60,000	\$1,200,000.00	29.20%
							Total (Low Tiers):	1:4.17	14.40	28,800.00	288,000	\$2,580,000.00	62.77%
High Tiers													
15	015	00	1	\$5 w/10X	\$50	\$50.00	1:324.32	0.19	370.00	3,700	\$185,000.00	4.50%	
16	016	00	1	\$50 w/STAR	\$50	\$50.00	1:400.00	0.15	300.00	3,000	\$150,000.00	3.65%	
17	017	00	7	(\$5 x 6) + \$1 w/20X	\$50	\$50.00	1:400.00	0.15	300.00	3,000	\$150,000.00	3.65%	
18	018	00	1	\$50	\$50	\$50.00	1:400.00	0.15	300.00	3,000	\$150,000.00	3.65%	
							Total (\$50.00):	1:94.49	0.64	1,270.00	12,700	\$635,000.00	15.45%
19	019	00	1	\$10 w/10X	\$100	\$100.00	1:1,200.00	0.05	100.00	1,000	\$100,000.00	2.43%	
20	020	00	1	\$5 w/20X	\$100	\$100.00	1:1,200.00	0.05	100.00	1,000	\$100,000.00	2.43%	
21	021	00	8	(\$20 w/BONUS x 4) + (\$5 x 4)	\$100	\$100.00	1:1,200.00	0.05	100.00	1,000	\$100,000.00	2.43%	
22	022	00	1	\$100	\$100	\$100.00	1:1,200.00	0.05	100.00	1,000	\$100,000.00	2.43%	
							Total (\$100.00):	1:300.00	0.20	400.00	4,000	\$400,000.00	9.73%
23	023	00	4	(\$50 w/STAR x 3) + \$100 w/BONUS	\$250	\$250.00	1:12,000.00	0.01	10.00	100	\$25,000.00	0.61%	
24	024	00	20	(\$10 x 15) + \$50 w/STAR + (\$10 w/BONUS x 3) + \$20 w/BONUS	\$250	\$250.00	1:12,000.00	0.01	10.00	100	\$25,000.00	0.61%	
25	025	00	1	\$250	\$250	\$250.00	1:6,000.00	0.01	20.00	200	\$50,000.00	1.22%	
							Total (\$250.00):	1:3,000.00	0.02	40.00	400	\$100,000.00	2.43%
26	026	00	20	(\$50 w/STAR x 6) + (\$10 x 10) + \$50 w/BONUS + (\$20 w/BONUS x 2) + \$10 w/BONUS	\$500	\$500.00	1:7,500.00	0.01	16.00	160	\$80,000.00	1.95%	
27	027	00	1	\$500	\$500	\$500.00	1:12,000.00	0.01	10.00	100	\$50,000.00	1.22%	
							Total (\$500.00):	1:4,615.38	0.01	26.00	260	\$130,000.00	3.16%
28	028	00	1	\$100 w/10X	\$1,000	\$1,000.00	1:200,000.00	0.00	0.60	6*	\$6,000.00	0.15%	
29	029	00	1	\$1,000	\$1,000	\$1,000.00	1:300,000.00	0.00	0.40	4*	\$4,000.00	0.10%	
							Total (\$1,000.00):	1:120,000.00	0.00	1.00	10	\$10,000.00	0.24%
30	030	00	20	(\$50 w/STAR x 10) + (\$20 w/20X x 3) + (\$10 w/20X x 3) + (\$50 w/BONUS x 4)	\$2,500	\$2,500.00	1:600,000.00	0.00	0.20	2*	\$5,000.00	0.12%	
31	031	00	2	\$50 w/10X + \$100 w/20X	\$2,500	\$2,500.00	1:600,000.00	0.00	0.20	2*	\$5,000.00	0.12%	
32	032	00	1	\$2,500	\$2,500	\$2,500.00	1:600,000.00	0.00	0.20	2*	\$5,000.00	0.12%	
							Total (\$2,500.00):	1:200,000.00	0.00	0.60	6	\$15,000.00	0.36%
33	033	00	1	\$1,000 w/10X	\$10,000	\$10,000.00	1:600,000.00	0.00	0.20	2*	\$20,000.00	0.49%	
34	034	00	1	\$10,000	\$10,000	\$10,000.00	1:600,000.00	0.00	0.20	2*	\$20,000.00	0.49%	
							Total (\$10,000.00):	1:300,000.00	0.00	0.40	4	\$40,000.00	0.97%
35	035	00	1	\$100,000	\$100,000	\$100,000.00	1:600,000.00	0.00	0.20	2*	\$200,000.00	4.87%	
							Total (High Tiers):	1:69.04	0.87	1,738.20	17,382	\$1,530,000.00	37.23%
							Total :	1:3.93	15.27	30,538.20	305,382	\$4,110,000.00	100.00%

* Exact Quantity by Kind Level

Exhibit C – Image Fonts

BONUS LEGEND

BONUS
(100 % original size)

BONUS PLAY - PRIZE SYMBOLS



(100 % original size)

ROW LEGENDS



(100 % original size)

WINNING NUMBER LEGEND

WINNING
NUMBER
(100 % original size)

WINNING NUMBERS



(100 % original size)

YOUR NUMBER LEGEND

YOUR
NUMBER
(100 % original size)

Exhibit C – Image Fonts (continued)

YOUR NUMBERS

1 ONE	2 TWO	3 THR	4 FDR	5 FIV	6 SIX	7 SVN	8 EGT	9 NIN						
11 ELV	12 TLV	13 THN	14 FRN	15 FTN	16 SXT	17 SVT	18 ETN	19 NIT						
21 TTO	22 TTH	23 TTR	24 TTF	25 TYF	26 TTS	27 TYS	28 TTE	29 TTN	30 TRY					
31 TRO	32 TRT	33 TYT	34 TRF	35 TFV	36 TRS	37 TRV	38 TRE	39 TRN	10X HIN10X	20X HIN20X	☆ WIN\$50			

(100 % original size)

PRIZE SYMBOLS

\$1 ONE DOL	\$2 TWO DOL	\$5 FIV DOL	\$10 TEN DOL	\$20 TWY DOL	\$50 FFY DOL	\$100 ONE HUN
\$250 TWO FFY	\$500 FIV HUN	\$1,000 ONE THO	\$2,500 TW F HUN	\$10,000 TEN THO	\$100,000 ONEHUNTHO	

(100 % original size)