EXHIBIT B



Texas. Secretary of State. Texas Register, Volume 39, Number 25, Pages 4709-4832, June 20, 2014, periodical, June 20, 2014; (https://texashistory.unt.edu/ark:/67531/metapth430188/m1/1/: accessed July 21, 2016), University of North Texas Libraries, The Portal to Texas History, texashistory.unt.edu;

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Sara Waitt General Counsel Texas Department of Insurance Filed: June 11, 2014

Texas Lottery Commission

Instant Game Number 1592 "Fun 5's"

1.0 Name and Style of Game.

A. The name of Instant Game No. 1592 is "FUN 5'S". The play style is "multiple games".

1.1 Price of Instant Ticket.

A. Tickets for Instant Game No. 1592 shall be \$5.00 per Ticket.

1.2 Definitions in Instant Game No. 1592.

A. Display Printing - That area of the Instant Game Ticket outside of the area where the overprint and Play Symbols appear.

B. Latex Overprint - The removable scratch-off covering over the Play Symbols on the front of the Ticket.

C. Play Symbol - The printed data under the latex on the front of the Instant Ticket that is used to determine eligibility for a prize. Each Play Symbol is printed in symbol font in black ink in positive except for dual-image games. The possible black Play Symbols for Games 1, 2, 3, 4 and 5 are: 5 SYMBOL, \$5.00, \$10.00, \$15.00, \$25.00, \$50.00, \$75.00, \$100, \$50.00, \$10.00, \$15.00, \$25.00, \$50.00, \$75.00, \$100, \$50.00, \$10.00, and \$100,000. Additional possible black Play Symbols for Games 1 and 5 are: 1, 2, 3, 4, 6, 7, 8 and 9. Additional possible black Play Symbols for Games 3, 4 and 5 are: DIAMOND SYMBOL, STAR SYMBOL and HORSESHOE SYMBOL. Additional possible black Play Symbols for Games 3 and 4 are: LEMON SYMBOL, POT OF GOLD SYMBOL, GRAPES SYMBOL, APPLE SYMBOL, WATERMELON SYMBOL, COIN SYMBOL, ORANGE SYMBOL and CLOVER SYMBOL. An additional possible black Play Symbol for Game 4 is: RAINBOW SYMBOL. Additional possible black Play Symbols for Game 5 are: MOON SYMBOL, PACCE SIGN SYMBOL and MONEY BAG SYMBOL.

D. Play Symbol Caption - The printed material appearing below each Play Symbol which explains the Play Symbol. One caption appears under each Play Symbol and is printed in caption font in black ink in positive. The Play Symbol Caption which corresponds with and verifies each Play Symbol is as follows:

IN ADDITION June 20, 2014 39 TexReg 4799

Texas. Secretary of State. Texas Register, Volume 39, Number 25, Pages 4709-4832, June 20, 2014, periodical, June 20, 2014; (https://texashistory.unt.edu/ark:/67531/metapth430188/m1/91/: accessed July 21, 2016), University of North Texas Libraries, The Portal to Texas History, texashistory.unt.edu;

Figure 1: GAME NO. 1592 - 1.2D

PLAY SYMBOLS FOR GAMES 1, 2, 3, 4 AND 5	CAPTIONS
5 SYMBOL	FIV
\$5.00	FIVE\$
\$10.00	TEN\$
\$15.00	FIFTN
\$25.00	TWY FIV
\$50.00	FIFTY
\$75.00	SEVENTY FIV
\$100	ONE HUND
\$500	FIV HUND
\$1,000	ONE THOU
\$100,000	HUN THOU

PLAY SYMBOLS FOR GAMES 1 AND 5	CAPTIONS
1	ONE
2	TWO
3	THR
4	FOR
6	SIX
7	SVN
8	EGT
9	NIN

PLAY SYMBOLS FOR GAMES 3, 4 AND 5	CAPTIONS
DIAMOND SYMBOL	DIAMOND
STAR SYMBOL	STAR (GAMES 3 AND 5)
STAR SYMBOL	WINX5 (GAME 4)
HORSESHOE SYMBOL	SHOE

PLAY SYMBOLS FOR GAMES 3 AND 4	CAPTIONS	
LEMON SYMBOL	LEMON	
POT OF GOLD SYMBOL	POTOGLD	
GRAPES SYMBOL	GRAPES	
APPLE SYMBOL	APPLE	
WATERMELON SYMBOL	WTRMLN	
COIN SYMBOL	COIN	
ORANGE SYMBOL	ORANGE	
CLOVER SYMBOL	CLOVER	

39 TexReg 4800 June 20, 2014 Texas Register

Texas. Secretary of State. Texas Register, Volume 39, Number 25, Pages 4709-4832, June 20, 2014, periodical, June 20, 2014; (https://texashistory.unt.edu/ark:/67531/metapth430188/m1/92/: accessed July 21, 2016), University of North Texas Libraries, The Portal to Texas History, texashistory.unt.edu;

PLAY SYMBOL FOR GAME 4	CAPTION
RAINBOW SYMBOL	RAINBOW

PLAY SYMBOLS FOR GAME 5	CAPTIONS
MOON SYMBOL	MOON
PEACE SIGN SYMBOL	PEACE
MONEY BAG SYMBOL	WINX5

E. Serial Number - A unique 14 (fourteen) digit number appearing under the latex scratch-off covering on the front of the Ticket. There will be a four (4)-digit "security number" which will be individually boxed and randomly placed within the number. The remaining ten (10) digits of the Serial Number are the Validation Number. The Serial Number is for validation purposes and cannot be used to play the game. The format will be: 00000000000000.

- F. Low-Tier Prize A prize of \$5.00, \$10.00 or \$15.00.
- G. Mid-Tier Prize A prize of \$25.00, \$50.00, \$75.00, \$100 or \$500.
- H. High-Tier Prize A prize of \$1,000 or \$100,000.
- I. Bar Code A 24 (twenty-four) character interleaved two (2) of five (5) Bar Code which will include a four (4) digit game ID, the seven (7) digit Pack number, the three (3) digit Ticket number and the ten (10) digit Validation Number. The Bar Code appears on the back of the Ticket
- J. Pack-Ticket Number Λ 14 (fourteen) digit number consisting of the four (4) digit game number (1592), a seven (7) digit Pack number, and a three (3) digit Ticket number. Ticket numbers start with 001 and end with 075 within cach Pack. The format will be: 1592-0000001-001.
- K. Pack A Pack of "FUN 5'S" Instant Game Tickets contains 075 Tickets, packed in plastic shrink-wrapping and fanfolded in pages of one (1). The Packs will alternate. One will show the front of Ticket 001 and back of 075 while the other fold will show the back of Ticket 001 and front of 075.
- L. Non-Winning Ticket A Ticket which is not programmed to be a winning Ticket or a Ticket that does not meet all of the requirements of these Game Procedures, the State Lottery Act (Texas Government Code, Chapter 466), and applicable rules adopted by the Texas Lottery pursuant to the State Lottery Act and referenced in 16 TAC Chapter 401.
- M. Ticket or Instant Game Ticket, or Instant Ticket A Texas Lottery "FUN 5'S" Instant Game No. 1592 Ticket.
- 2.0 Determination of Prize Winners. The determination of prize winners is subject to the general Ticket validation requirements set forth in Texas Lottery Rule §401.302, Instant Game Rules, these Game Procedures, and the requirements set out on the back of each Instant Ticket. A prize winner in the "FUN 5's" Instant Game is determined once the latex on the Ticket is scratched off to expose 52 (fifty-two) Play Symbols, GAME 1: If a player reveals two "5" Play Symbols, the player wins the PRIZE. If a player reveals three "5" Play Symbols, the player wins 5 times the PRIZE. GAME 2: If a player reveals three matching prize amounts Play Symbols, the player wins that amount. If a player reveals two matching prize amounts Play Symbols and a "5" Play Symbol, the player wins 5 times that amount. GAME 3: If a player reveals a "5" Play Symbol, the player wins the PRIZE for that symbol. GAME 4: If a player reveals three "5" Play Symbols in any one ROW across,

the player wins the PRIZE for that ROW. If a player reveals two "5" Play Symbols and a "STAR" Play Symbol in any one ROW across, the player wins 5 times the PRIZE for that ROW. GAME 5: If a player reveals three "5" Play Symbols in any one row, column or diagonal, the player wins the PRIZE in the PRIZE box. If a player reveals a "MONEY BAG Play Symbol in the 5X BOX, the player wins 5 times that PRIZE. No portion of the Display Printing nor any extraneous matter whatsoever shall be usable or playable as a part of the Instant Game.

- 2.1 Instant Ticket Validation Requirements.
- A. To be a valid Instant Game Ticket, all of the following requirements must be met:
- Exactly 52 (fifty-two) Play Symbols must appear under the Latex Overprint on the front portion of the Ticket;
- Each of the Play Symbols must have a Play Symbol Caption underneath, unless specified, and each Play Symbol must agree with its Play Symbol Caption;
- Each of the Play Symbols must be present in its entirety and be fully legible;
- Each of the Play Symbols must be printed in black ink except for dual image games;
- 5. The Ticket shall be intact;
- The Serial Number, Retailer Validation Code and Pack-Ticket Number must be present in their entirety and be fully legible;
- The Serial Number must correspond, using the Texas Lottery's codes, to the Play Symbols on the Ticket;
- The Ticket must not have a hole punched through it, be mutilated, altered, unreadable, reconstituted or tampered with in any manner;
- 9. The Ticket must not be counterfeit in whole or in part;
- The Ticket must have been issued by the Texas Lottery in an authorized manner;
- The Ticket must not have been stolen, nor appear on any list of omitted Tickets or non-activated Tickets on file at the Texas Lottery;
- 12. The Play Symbols, Serial Number, Retailer Validation Code and Pack-Ticket Number must be right side up and not reversed in any manner;
- 13. The Ticket must be complete and not miscut and have exactly 52 (fifty-two) Play Symbols under the Latex Overprint on the front portion of the Ticket, exactly one Serial Number, exactly one Retailer Validation Code, and exactly one Pack-Ticket Number on the Ticket;
- 14. The Serial Number of an apparent winning Ticket shall correspond with the Texas Lottery's Serial Numbers for winning Tickets, and a Ticket with that Serial Number shall not have been paid previously;

IN ADDITION June 20, 2014 39 TexReg 4801

Texas. Secretary of State. Texas Register, Volume 39, Number 25, Pages 4709-4832, June 20, 2014, periodical, June 20, 2014; (https://texashistory.unt.edu/ark:/67531/metapth430188/m1/93/: accessed July 21, 2016), University of North Texas Libraries, The Portal to Texas History, texashistory.unt.edu;

- The Ticket must not be blank or partially blank, misregistered, defective or printed or produced in error;
- Each of the 52 (fifty-two) Play Symbols must be exactly one of those described in §1.2.C of these Game Procedures;
- 17. Each of the 52 (fifty-two) Play Symbols on the Ticket must be printed in the symbol font and must correspond precisely to the artwork on file at the Texas Lottery; the Ticket Serial Numbers must be printed in the serial font and must correspond precisely to the artwork on file at the Texas Lottery; and the Pack-Ticket Number must be printed in the Pack-Ticket Number font and must correspond precisely to the artwork on file at the Texas Lottery;
- 18. The Display Printing on the Ticket must be regular in every respect and correspond precisely to the artwork on file at the Texas Lottery; and
- The Ticket must have been received by the Texas Lottery by applicable deadlines.
- B. The Ticket must pass all additional validation tests provided for in these Game Procedures, the Texas Lottery's Rules governing the award of prizes of the amount to be validated, and any confidential validation and security tests of the Texas Lottery.
- C. Any Instant Game Ticket not passing all of the validation requirements is void and ineligible for any prize and shall not be paid. However, the Executive Director may, solely at the Executive Director's discretion, refund the retail sales price of the Ticket. In the event a defective Ticket is purchased, the only responsibility or liability of the Texas Lottery shall be to replace the defective Ticket with another unplayed Ticket in that Instant Game (or a Ticket of equivalent sales price from any other current Texas Lottery Instant Game) or refund the retail sales price of the Ticket, solely at the Executive Director's discretion.
- 2.2 Programmed Game Parameters.

GENERAL:

- A. Players can win up to thirteen (13) times on a Ticket in accordance with the approved prize structure.
- B. Adjacent Non-Winning Tickets within a Pack will not have matching Play and Prize Symbol patterns. Two (2) Tickets have matching Play and Prize Symbol patterns if they have the same Play and Prize Symbols in the same positions.
- C. The top Prize Symbol will appear on every Ticket unless otherwise restricted by other parameters, play action or prize structure.

GAME 1

- D. No Ticket will ever contain more than two (2) matching Play Symbols (with the exception of the "5" Play Symbol).
- E. No Ticket will contain more than three (3) "5" Play Symbols. GAME 2:
- F. A winning combination will never contain more than three (3) matching Prize Symbols.
- G. A winning combination will never contain more than one (1) set of three (3) matching Prize Symbols.

 H. A winning combination with three (3) matching Prize Symbols will
- never contain a "5" Play Symbol.

 I. Winning combinations that contain a "5" Play Symbol will never
- have more than one pair of matching prize amount Play Symbols.
- J. No winning combination will contain more than one (1) "5" Play Symbol.

GAME 3:

- K. The "5" Play Symbol will only appear on winning Tickets as dictated by the prize structure.
- L. The "5" Play Symbol will be evenly distributed unless restricted by other parameters, play action or prize structure.
- M. Non-winning Play Symbols will not appear more than one (1) time.
- N. Non-winning Prize Symbols will all be different
- O. Non-winning Prize Symbols will not match winning Prize Symbols.
- P. There will be no occurrence of three (3) matching adjacent non-winning Play Symbols vertically or diagonally except when otherwise restricted by other parameters, play action or prize structure.
- Q. Non-winning Prize Symbols will all be different.
- R. Non-winning Prize Symbol(s) will not match winning Prize Symbol(s).

GAME 5

- S. Non-winning combinations will contain two (2) "5" Play Symbols in at least one (1) row, column or diagonal.
- T. Non-winning combinations will contain at least four (4) "5" Play Symbols, at least one (1) of which is in the top horizontal row.
- U. As dictated by the prize structure, the "MONEY BAG" Play Symbol will appear in the 5X Box when the player has won by getting three (3) "5" Play Symbols in a single row, column, or diagonal line.
- V. Winning combinations will have only one occurrence of three (3) "5" Play Symbols in any row, column, or diagonal.
- 2.3 Procedure for Claiming Prizes
- A. To claim a "FUN 5'S" Instant Game prize of \$5.00, \$10.00, \$15.00, \$25.00, \$50.00, \$75.00, \$100 or \$500, a claimant shall sign the back of the Ticket in the space designated on the Ticket and present the winning Ticket to any Texas Lottery Retailer. The Texas Lottery Retailer shall verify the claim and, if valid, and upon presentation of proper identification, if appropriate, make payment of the amount due the claimant and physically void the Ticket; provided that the Texas Lottery Retailer may, but is not required, to pay a \$25.00, \$50.00, \$75.00, \$100 or \$500 Ticket. In the event the Texas Lottery Retailer cannot verify the claim, the Texas Lottery Retailer shall provide the claimant with a claim form and instruct the claimant on how to file a claim with the Texas Lottery. If the claim is validated by the Texas Lottery, a check shall be forwarded to the claimant in the amount due. In the event the claim is not validated, the claim shall be denied and the claimant shall be notified promptly. A claimant may also claim any of the above prizes under the procedure described in Section 2.3.B and Section 2.3.C of these Game Procedures.
- B. To claim a "FUN 5'S" Instant Game prize of \$1,000 or \$100,000, the claimant must sign the winning Ticket and present it at one of the Texas Lottery's Claim Centers. If the claim is validated by the Texas Lottery, payment will be made to the bearer of the validated winning Ticket for that prize upon presentation of proper identification. When paying a prize of \$600 or more, the Texas Lottery shall file the appropriate income reporting form with the Internal Revenue Service (IRS) and shall withhold federal income tax at a rate set by the IRS if required. In the event that the claim is not validated by the Texas Lottery, the claim shall be denied and the claimant shall be notified promptly.
- C. As an alternative method of claiming a "FUN 5'S" Instant Game prize, the claimant must sign the winning Ticket, thoroughly complete a claim form, and mail both to: Texas Lottery Commission, Post Office Box 16600, Austin, Texas 78761-6600. The Texas Lottery is not

39 TexReg 4802 June 20, 2014 Texas Register

Texas. Secretary of State. Texas Register, Volume 39, Number 25, Pages 4709-4832, June 20, 2014, periodical, June 20, 2014; (https://texashistory.unt.edu/ark:/67531/metapth430188/m1/94/: accessed July 21, 2016), University of North Texas Libraries, The Portal to Texas History, texashistory.unt.edu;

responsible for Tickets lost in the mail. In the event that the claim is not validated by the Texas Lottery, the claim shall be denied and the claimant shall be notified promptly.

- D. Prior to payment by the Texas Lottery of any prize, the Texas Lottery shall deduct:
- A sufficient amount from the winnings of a prize winner who has been finally determined to be:
- a. delinquent in the payment of a tax or other money to a state agency and that delinquency is reported to the Comptroller under Government Code §403.055;
- b. in default on a loan made under Chapter 52, Education Code; or
- c. in default on a loan guaranteed under Chapter 57, Education Code;
 and
- delinquent child support payments from the winnings of a prize winner in the amount of the delinquency as determined by a court or a Title IV-D agency under Chapter 231, Family Code.
- E. If a person is indebted or owes delinquent taxes to the State, other than those specified in the preceding paragraph, the winnings of a person shall be withheld until the debt or taxes are paid.
- 2.4 Allowance for Delay of Payment. The Texas Lottery may delay payment of the prize pending a final determination by the Executive 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 there is any question regarding the identity of the claimant;
- C. if there is any question regarding the validity of the Ticket presented for payment; or
- D. if the claim is subject to any deduction from the payment otherwise due, as described in Section 2.3.D of these Game Procedures. No liability for interest for any delay shall accrue to the benefit of the claimant pending payment of the claim.
- 2.5 Payment of Prizes to Persons Under 18. If a person under the age of 18 years is entitled to a cash prize under \$600 from the "FUN 5'S" Instant Game, the Texas Lottery shall deliver to an adult member of the minor's family or the minor's guardian a check or warrant in the amount of the prize payable to the order of the minor.

- 2.6 If a person under the age of 18 years is entitled to a cash prize of \$600 or more from the "FUN 5'S" Instant Game, the Texas Lottery shall deposit the amount of the prize in a custodial bank account, with an adult member of the minor's family or the minor's guardian serving as custodian for the minor.
- 2.7 Instant Ticket Claim Period. All Instant Game prizes must be claimed within 180 days following the end of the Instant Game or within the applicable time period for certain eligible military personnel as set forth in Texas Government Code §466.408. Any rights to a prize that is not claimed within that period, and in the manner specified in these Game Procedures and on the back of each Ticket, shall be forfeited.
- 2.8 Disclaimer. The number of prizes in a game is approximate based on the number of Tickets ordered. The number of actual prizes available in a game may vary based on number of Tickets manufactured, testing, distribution, sales and number of prizes claimed. An Instant Game Ticket may continue to be sold even when all the top prizes have been claimed.
- 3.0 Instant Ticket Ownership.
- A. Until such time as a signature is placed upon the back portion of an Instant Game Ticket in the space designated, a Ticket shall be owned by the physical possessor of said Ticket. When a signature is placed on the back of the Ticket in the space designated, the player whose signature appears in that area shall be the owner of the Ticket and shall be entitled to any prize attributable thereto. Notwithstanding any name or names submitted on a claim form, the Executive Director shall make payment to the player whose signature appears on the back of the Ticket in the space designated. If more than one name appears on the back of the Ticket, the Executive Director will require that one of those players whose name appears thereon be designated by such players to receive payment.
- B. The Texas Lottery shall not be responsible for lost or stolen Instant Game Tickets and shall not be required to pay on a lost or stolen Instant Game Ticket.
- 4.0 Number and Value of Instant Prizes. There will be approximately 16,200,000 Tickets in the Instant Game No. 1592. The approximate number and value of prizes in the game are as follows:

IN ADDITION June 20, 2014 39 TexReg 4803

Texas. Secretary of State. Texas Register, Volume 39, Number 25, Pages 4709-4832, June 20, 2014, periodical, June 20, 2014; (https://texashistory.unt.edu/ark:/67531/metapth430188/m1/95/: accessed July 21, 2016), University of North Texas Libraries, The Portal to Texas History, texashistory.unt.edu;

Figure 2: GAME NO. 1592 - 4.0

Prize Amount	Approximate Number of Winners*	Approximate Odds are 1 in**
\$5	1,944,000	8.33
\$10	1,080,000	15.00
\$15	648,000	25.00
\$25	380,025	42.63
\$50	216,000	75.00
\$75	17,550	923.08
\$100	10,800	1,500.00
\$500	810	20,000.00
\$1,000	135	120,000.00
\$100,000	16	1,012,500.00

^{*}The number of prizes in a game is approximate based on the number of tickets ordered. The number of actual prizes available in a game may vary based on number of tickets manufactured, testing, distribution, sales and number of prizes claimed.

- A. The actual number of Tickets in the game may be increased or decreased at the sole discretion of the Texas Lottery Commission.
- 5.0 End of the Instant Game. The Executive Director may, at any time, announce a closing date (end date) for the Instant Game No. 1592 without advance notice, at which point no further Tickets in that game may be sold. The determination of the closing date and reasons for closing will be made in accordance with the Instant Game closing procedures and the Instant Game Rules. See 16 TAC §401.302(j).
- 6.0 Governing Law. In purchasing an Instant Game Ticket, the player agrees to comply with, and abide by, these Game Procedures for Instant Game No. 1592, the State Lottery Act (Texas Government Code, Chapter 466), applicable rules adopted by the Texas Lottery pursuant to the State Lottery Act and referenced in 16 TAC Chapter 401, and all final decisions of the Executive Director.

TRD-201402645 Bob Biard General Counsel

Texas Lottery Commission Filed: June 6, 2014

Instant Game Number 1615 "Cowboys"

1.0 Name and Style of Game.

A. The name of Instant Game No. 1615 is "COWBOYS". The play style is "key number match".

- 1.1 Price of Instant Ticket.
- A. Tickets for Instant Game No. 1615 shall be \$5.00 per Ticket.
- 1.2 Definitions in Instant Game No. 1615.
- A. Display Printing That area of the Instant Game Ticket outside of the area where the overprint and Play Symbols appear.
- B. Latex Overprint The removable scratch-off covering over the Play Symbols on the front of the Ticket.
- C. Play Symbol The printed data under the latex on the front of the Instant Ticket that is used to determine eligibility for a prize. Each Play Symbol is printed in Symbol font in black ink in positive except for dual-image games. The possible black Play Symbols are: 01, 02, 03, 04, 05, 06, 07, 08, 09, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, FOOTBALL SYMBOL, TD SYMBOL, \$5.00, \$10.00, \$15.00, \$20.00, \$50.00, \$100, \$1,000, \$5,000 and \$100,000.
- D. Play Symbol Caption The printed material appearing below each Play Symbol which explains the Play Symbol. One caption appears under each Play Symbol and is printed in caption font in black ink in positive. The Play Symbol Caption which corresponds with and verifies each Play Symbol is as follows:

39 TexReg 4804 June 20, 2014 Texas Register

Texas. Secretary of State. Texas Register, Volume 39, Number 25, Pages 4709-4832, June 20, 2014, periodical, June 20, 2014; (https://texashistory.unt.edu/ark:/67531/metapth430188/m1/96/: accessed July 21, 2016), University of North Texas Libraries, The Portal to Texas History, texashistory.unt.edu;

^{**}The overall odds of winning a prize are 1 in 3.77. The individual odds of winning for a particular prize level may vary based on sales, distribution, testing, and number of prizes claimed.