



EASY
OVER
UNDER

Game Manual

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Overview

Easy Over Under¹ is a table game that accommodates six players on a standard blackjack table. The game uses at least one standard deck of 52 playing cards, two six sided dice and a pai gow dice cup. The cards are assigned numerical values with Ace = 1, each of the pip cards according to their face values, Jacks = 11, Queens = 12, and Kings = 13.

Players do not compete against the dealer or other players. The players win or lose based on the comparison of the value of their single player card to the value of the community dice roll.

Players have three betting options during each hand:

- i. Players win even money by correctly predicting if their card value is higher or lower than the community dice roll, the **Over** or **Under** wagers.
- ii. Players may also win according to a pay table if they correctly wager that the difference between their card value and the community dice roll is six or more, the **Bet The Spread** wager.
- iii. Finally, players may also win according to a pay table if they correctly predict that their exact card value is amongst a range of winning card values, the **Short Side** Wager. The range of winning cards varies each hand according to the outcome of the community dice roll.

¹ Easy Over Under is a proprietary game of Paradigm Table Games, Inc. Three separate patent applications have been filed with the United States Patent and Trademark Office covering live and electronic versions of the game. "Patent Pending" status has been assigned to Easy Over Under.

1. To begin each hand, players may make either an **Over** or **Under** wager. Players may also make a **Bet The Spread** wager.
2. The dealer then shakes the two dice in the Pai Gow dice cup and reveals the dice roll result.
3. The dealer announces the dice roll and marks the value on the number grid using the Dice Value Marker Disc ("Disc"). If the dice roll is not doubles, the dice roll value is marked with the Disc side up that reads "Ties Lose 1/2". If the dice roll was doubles, the dice roll value is marked with the disc side up that reads "Ties Push".
4. If the dice roll is a seven, no **Short Side** wagers can be made. If the dice roll is not a seven, the dealer announces the range of cards that make up the **Short Side** of the number grid. Any players that previously made an **Over** or **Under** wager may make a **Short Side** wager at this time. This wager cannot exceed the amount of their **Over** or **Under** wager.
5. A single card is then dealt face up to each player one at a time and their wagers are settled.
6. The player's **Over** wager wins even money if their card value is higher than the dice value. If the player card value is lower than the dice value, their **Over** wager loses.
7. The player's **Under** wager wins even money if their card value is lower than the dice value. If the player card value is higher than the dice value, their **Under** wager loses.
8. The players **Short Side** wager wins and is paid according to the odds listed under the dice roll value on the number grid if their card value is among the range of card values making up the **Short Side** of the number grid. If the player's card is among the range of card values making up the long side of the number grid, the player's **Short Side** wager loses (see the rack card for graphic example of the Short and long side).
9. If the players' card value equals the dice value, the player's **Over**, **Under** and **Short Side** wagers will either push or lose 1/2 depending on what side of the Disc marking the dice roll value is face up on the number grid. Essentially, if the dice roll was doubles the player's **Over**, **Under** and **Short Side** wagers will push on ties. If the dice roll was not doubles, the player's **Over**, **Under** and **Short Side** wagers will lose 1/2 on ties.
10. The players **Bet The Spread** wager wins according to a pay table if the difference between their card value and the dice value is six or more. The difference is calculated by subtracting the lower of player's card value or the dice roll value from the higher of the player's card value or the dice roll value. For example if the player's card is a ten and the dice roll value is a three, the Spread value is 7 calculated by subtracting the dice roll value of three from the player card value of ten. In another example, if the player's card is a four and the dice roll value is twelve, the Spread value is eight calculated by subtracting the player's card value of four from the dice roll value of twelve. If the difference between the player's card value and the dice roll value is less than six, the player's **Bet The Spread** wager loses.

Payouts & House Edge

Over & Under – Winning **Over** and **Under** wagers pays 1 to 1. The house edge on this wager is 3.21% (when ties lose $\frac{1}{2}$ the wagered amount except when the dice roll is doubles).

Short Side - The payout for winning **Short Side** wagers depends on the dice roll value. See table below:

| <u>Dice Roll Value</u> | <u>Payout</u> |
|------------------------|---|
| 2 & 12 | 11 to 1 |
| 3 & 11 | 5 to 1 |
| 4 & 10 | 3 to 1 |
| 5 & 9 | 2 to 1 |
| 6 & 8 | 7 to 5 |
| 7 | N/A - Short Side Bet not permitted |

Since this wager is made after the dice value is determined, the house edge on this wager varies. When dice doubles are not rolled and ties lose $\frac{1}{2}$ the wagered amount), the house edge is 3.85%. When dice doubles are rolled and ties push, the house edge is 0.00%.

Bet The Spread – Winning payouts depend on the size of the Spread Value. The Spread Value is determined by subtracting the lower of the card or dice value from the higher of the card or dice value. For example, if the dice value was 3 and the player's card was a 10, the Spread value is 7 (10 minus 3). If the dice value was 12 and the player's card was a 4, the Spread value is 8 (12 minus 4). The tables below represent the two preferred pay out tables available for **Bet The Spread**:

| <u>Spread Value</u> | <u>Payout A</u> | <u>Payout B</u> |
|---------------------|-----------------|-----------------|
| 6 | 1 to 1 | 1 to 1 |
| 7 | 2 to 1 | 2 to 1 |
| 8 | 3 to 1 | 3 to 1 |
| 9 | 5 to 1 | 5 to 1 |
| 10 | 10 to 1 | 10 to 1 |
| 11 | 30 to 1 | 25 to 1 |

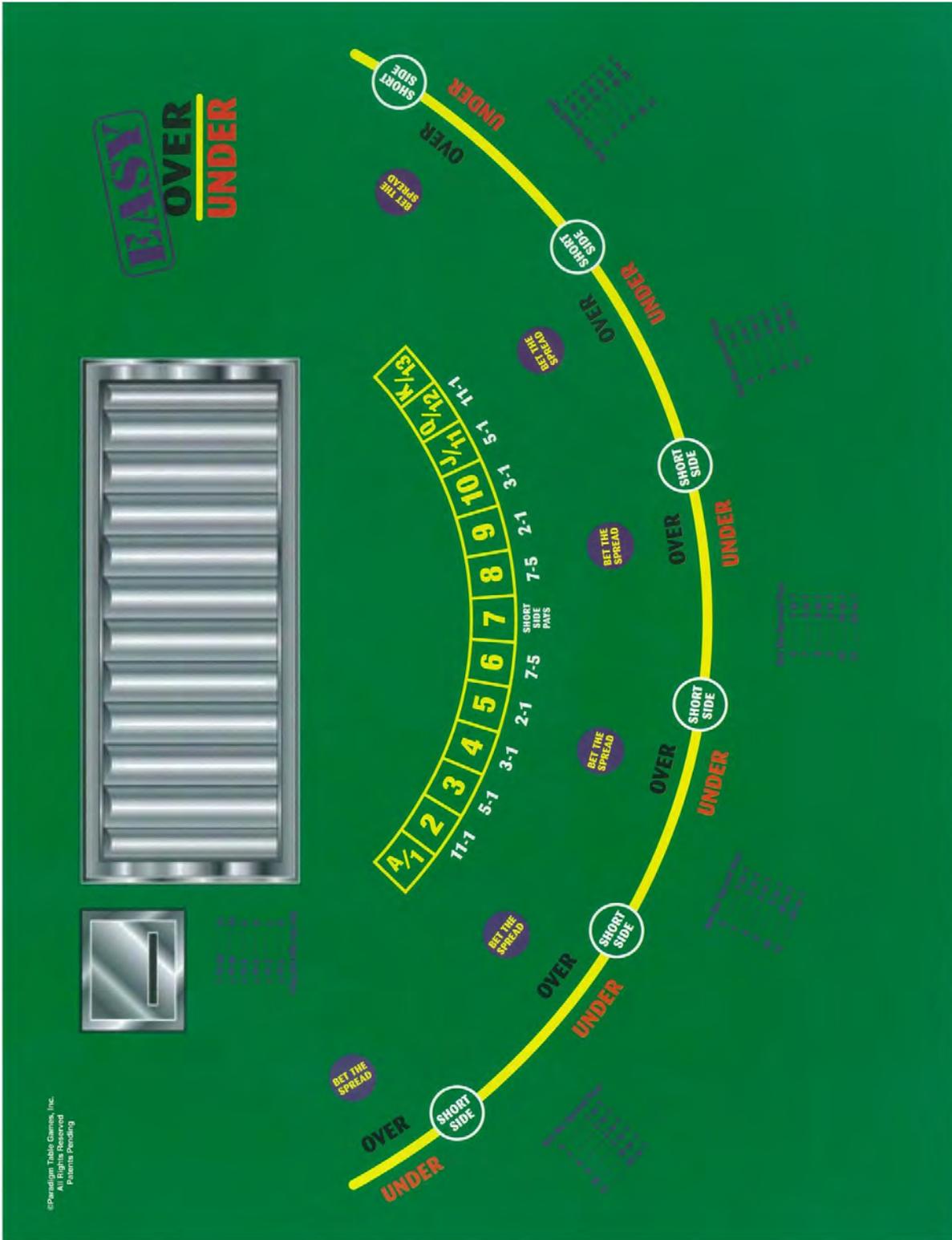
The house edge on **Bet the Spread** is 2.99% using pay table A and 5.13% using pay table B.

Dealer Instructions

1. Shuffle six or eight decks of cards and cut them so that no more than half of the cards can be dealt before reshuffling. Place all decks in dealer's shoe. Ensure that the Dice Value Disc Marker ("Disc") is to the left of the dealer chip rack and a Pai Gow Dice cup containing two dice is to the right of the dealer chip rack.
2. Each player may now make an **Over** or **Under** wager and/or a **Bet The Spread** wager. Ensure that all wagers have been properly placed in their respective betting areas.
3. Pick up the Pai Gow dice cup that was positioned to the right of the dealer's chip rack by placing your palm on top and reaching your fingers and thumb down the side of cup using fingertips to grasp base of dice cup. Shake cup up and down a minimum of five times and place it down in the work area between the dealer chip rack and the number grid.
4. After waiting for the dice to settle, remove the Pai Gow cup from the base and reveal the result of the roll for both you and the player's to see.
5. Announce the result of the roll as "The dice value is (insert number rolled)".
6. Mark the announced dice roll by picking up the Disc from the left of the dealer's chip rack and placing it in the same number square on the number grid as the value of the dice roll. If the dice roll is not doubles, the dice roll value is marked with the Disc side up that reads "Ties Lose 1/2". If the dice roll was doubles, the dice roll value is marked with the Disc side up that reads "Ties Push".
7. Place the cover of the Pai Gow cup back on the base covering the dice and slide the entire device to the right side of the dealer chip rack.
8. If the dice roll was a seven, announce "No **Short Side** bets this hand" and skip to step 11.
9. If the dice roll is other than seven, announce to the player's the cards that will win the **Short Side** wager (See the Rack Card for an explanation of the **Short Side** wager) and indicate the payout amount. For example, if the dice roll was a "9" you would say "**Short Side** wager wins on Ten through King and pays 2 to 1". If the dice roll was a "4" you would say "**Short Side** wager wins on Ace through Three and pays 3 to 1".
10. Only players that have placed an original **Over** or **Under** wager, may make a **Short Side** wager and the **Short Side** wager must be equal or less than their **Over** or **Under** wager. Confirm that all eligible players desiring to make a **Short Side** wager have placed an appropriate wager in the **Short Side** betting circle. Confirm there are no more bets by horizontally waving your outstretched arm, palm down, once over the table approximately 6 inches above the playing surface (Similar to a roulette dealer's indication for no more bets).
11. Starting with the player farthest to your left, deal each player one card face up by placing their card in the area of the layout between the number grid and the **Short Side** betting circle of their player station.

Dealer Instructions (Continued)

12. Announce the card value and immediately collect losing **Over, Under, Bet the Spread** and **Short Side** wagers.
13. After collecting losing wagers, pay the all winning wagers.
14. After all losing wagers have been collected and all winning wagers have been paid, collect the player's card placing it face down in the card discard rack to the right of the dealer before dealing to the next player to the right.
15. Repeat Steps 11 through 14 for each player at the table.
16. After the last player's card has been dealt, wagers settled and the last player card has been collected and placed in the dealer's discard rack, remove the Disc from the number grid and place it to the left of the dealer's chip rack. Repeat steps above beginning with Step 2 until the cut card is reached in the shoe.
17. When the cut card is reached in the shoe, place it in the card discard rack and finish the hand using the next cards in the shoe. Then repeat steps above beginning from Step 1.



EASY OVER UNDER

OVERVIEW

Easy Over Under is a simple game using cards and dice. There is no complicated strategy to learn and your play does not affect the outcome for other players.

During each hand, the dealer will roll two community dice and mark the result on the number grid. Then you will be dealt one card. All wagers win or lose by comparing your card value to the roll of the dice.

THE PLAY

To start you make either an **OVER** or an **UNDER** wager. You also have the option to make a **BET THE SPREAD** wager. After you decide on your wagers, two dice are rolled and the result is marked on the number grid. If the dice roll was not a "7", you may make a **SHORT SIDE** wager. Each player is then dealt a single card.

Wagers win based on the comparison of your card value to the dice roll. Card values are based on the number on the card with Aces always playing as 1, Jacks as 11, Queens as 12 and Kings as 13.

OVER & UNDER

You make either an **OVER** or **UNDER** wager at the start of each hand. Your **OVER** wager wins even money if your card value is higher than the dice roll. Your **UNDER** wager wins even money if your card value is lower than the dice roll.

If your card is the same value as the dice roll (a tie), you lose $\frac{1}{2}$ of your wager unless the dice roll was doubles. On dice doubles, **OVER/UNDER** wagers push on ties.

continued

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BET THE SPREAD

BET THE SPREAD is an optional wager that can be made at the start of each hand. You win if the difference (or Spread) between your card value and the dice roll is six or more. The table layout details the payouts for each Spread amount. The higher the Spread, the more you win!

SHORT SIDE

The **SHORT SIDE** wager is made after the dice roll but before your card is dealt. Your **SHORT SIDE** wager may not exceed your **OVER** or **UNDER** wager and you cannot make a **SHORT SIDE** wager when the dice roll is "7".

After the dice are rolled, the dice roll marker will divide the number grid into a **SHORT SIDE** and a long side.

For example, if you look at the number grid below, you can see that when the dice roll is a "4", the cards Ace, 2 and 3 make up the **SHORT SIDE**.



Similarly, if the dice roll is a "9", the cards Ten, Jack, Queen and King would make up the **SHORT SIDE** of the number grid when the grid is divided at 9.

Your **SHORT SIDE** wager will win if you are dealt any of the cards that make up the **SHORT SIDE**.

Payouts on **SHORT SIDE** wagers equal the odds listed below the dice roll marker. It does not matter which winning card you are dealt.

For example, if the dice roll is a "4", you win 3-1 if you are dealt an Ace, 2 or 3. Similarly, if the dice roll is a "9", you are paid 2-1 if you are dealt a 10, Jack, Queen or King.

If your card is the same value as the dice roll (a tie), you lose $\frac{1}{2}$ of your **SHORT SIDE** wager unless the dice roll is doubles. On dice doubles, **SHORT SIDE** wagers push on ties.



Side One



Side Two

The above, actual size images, are of both sides of a disc that will be used by the dealer to mark the result of the dice roll in each hand of Easy Over Under. The disc is similar in diameter and thickness to a standard Dealer Button used in poker. The dealer will place the disc in the box of the number grid on the layout corresponding to the result of the dice roll. The dealer will place the disc with Side One facing up if the dice have not rolled doubles. The dealer will place the disc with Side Two facing up when the dice roll doubles.