

Cover Your Assets

Quick Reference

Each turn consists of one of 4

actions:

1. Play a pair from your hand
 2. Make a pair from the discard pile
 3. Discard from your hand and pick up a new card
 4. Steal another player's assets
- When the draw pile has been depleted, play continues until all cards from each player's hand have either been played or discarded.
 - Only one wild card can be played in the initial pair. Other wildcards may be added when stealing.
 - You may want to save a wild card to the end of the match. When players run out of cards, while still in the game, have no way to defend their assets. This is a great time to steal a large pile.
 - You can place a wild card with an asset down on your first turn. Other players can never steal it as the bottom set of assets can never be stolen. This is a great way to stash a little extra cash.

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Game Set Up

Shuffle the cards. Pass out four cards out to each player. The remaining cards are placed face down in the center of the table, which form the draw pile. Place one card from the draw pile face up to begin the discard pile. During game play, there will be times when the discard pile is empty. Don't add from the deck, just leave it empty until a player discards.

Game Play

Players may look at their cards. The player to the left of the dealer begins. This player **MUST CHOOSE ONE** of four actions on their turn. As assets are collected, they are placed face up in piles perpendicular (criss-crossed) on top of one another. A matching pile may be as few as 2 cards, or as many as there are the same card in the deck, plus a few wilds. The larger the pile, the more cha-ching!

ACTIONS

- Make a pair from your hand. You may place a matching pair of assets or a wild & asset card from your hand and place it stacked and face up in front of you. Your turn is now over.
- Make a pair from the discard pile. If there are cards available in the discard pile, you may pick up the top discard card and match it with an asset or wild card in your hand and place it stacked and face up in front of you. Your turn is now over.
- Discard a card from your hand. You may **FIRST** take a card from your hand and place it in the discard pile and then pick up a new card from the deck. Your turn is now over.
- Steal another player's assets. This option only applies when the player who is stealing has already placed their first pair down. Note that the first pair played by each player is safe. It can never be stolen.

Play begins with the player to the left of the dealer choosing to place a pair from their hand, a pair from the discard or discarding a card from their hand and picking a new card from the draw pile.

If a pair is made, it's placed face up in front of that player. That player then picks up enough cards to bring their hand back to four.

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If at any time the player forgets to pick up cards at the end of their turn, they may only play with that number of cards for the rest of the game. Example, player 3 forgets to pick up a card at the end of their turn, so for the remainder of the game, they may not exceed 3 cards in their hand at any time.

Play moves to the player to the left. They have the same choices to make a pair from their hand, a pair from combining a card from their hand and the top card on the discard pile, or discard a card and then pick up a new card.

Play continues around the board, with players playing one of the 4 actions listed above.

Stealing from another player: If a player has placed 2 piles of assets, the top asset is now in play. Any other player may attempt to steal their pile. Only the top pile can be stolen. If the top pile is removed, the pile below now showing is at risk of being stolen.

Remember, the first set played can never be stolen. There is no limit on the amount of times a pile of assets can be stolen.

To steal another player's assets, you must either have at least one of the same assets that another player has already had, or a wild card. To steal, show the matching asset or wild card to the player you are attempting to steal from.

They, in turn, may hand their entire pile of that asset only, or challenge you with the same asset or wild card from their hand.

If they challenge, you can continue your attempt to steal it by showing another same asset or wild card.

If you cannot return the challenge, you must hand over your asset or wild card (s) used in an attempt to steal the opposing player's assets and those cards are placed with their matching assets.

If they cannot or decide not to return the challenge, they must hand over the entire stack of same assets cards to the player who began the challenge (top of pile only).

Continue playing until the draw pile is exhausted.

Winning the Game

When the draw pile is empty, gameplay continues until there are no cards left in any player's hand. This means you can't replenish your hand! If you can't steal or place a pair on your asset pile you must still discard one card on your turn.

When all cards have been played from players hands, players tally up the face value of their assets. Wilds are worth the face value of the card.

The first player to reach \$1,000,000 wins. Generally this takes 3-5 rounds. No time to play for \$1M? Play one round and whoever scores the highest is the winner!

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