

AND GAMING

Maryland Lottery and Gaming Responsible Gambling Plan

The mission of the Maryland Lottery and Gaming Control Agency (MLGCA) is to provide vital funding to support a variety of state programs and services, including education, public health and safety initiatives and environmental programs. The MLGCA offers Lottery games and regulates other gaming programs in a fair and responsible manner. The National Council on Problem Gambling estimates that as many as 3% of Americans may encounter difficulties with their gambling habits. Recognizing this, the MLGCA is committed to encouraging responsible, healthy play as it operates the Maryland Lottery and regulates casinos, sports wagering and a variety of other gaming programs.

Core Values and Principles

- Patrons should have access to the information they need to make informed choices about their gambling.
- Lottery staff and retailers should be equipped to refer patrons to responsible gambling resources.
- Lottery business practices should foster a healthy environment for responsible gambling.
- Responsible gambling does not happen in a silo. Everyone plays a role in promoting awareness.

Goals

The MLGCA's primary responsible gambling goals are to:

- Boost player awareness of the problem gambling resources available in Maryland.
- Increase the public's gambling literacy.
- Develop an informed and engaged employee and retailer workforce.
- Engage in and leverage research to improve our business practices.
- Dedicate sufficient resources in support of responsible gambling.
- Responsibly raise revenue for the State of Maryland.

Strategies

The MLGCA's Responsible Gambling Plan pledges to make responsible gambling an integral part of the Agency's daily operations, and to dedicate staff responsibilities and resources to that end. This plan reinforces corporate social responsibility in all aspects of our business, from employee training to advertising and marketing. We are committed to spreading awareness and protecting vulnerable groups by committing to the following actions:

Employee Training

All MLGCA employees have an obligation to perform their duties in a responsible manner and remain mindful of the potential for gambling to negatively impact some players. Employees are accountable for recognizing and remaining informed of the signs of problem gambling. Gaining knowledge of problem gambling and responsible play is crucial to serving the people of Maryland. Our employee training methods include:

- Educating employees about:
 - The importance of responsible gambling within the Agency's culture.
 - The available resources for assistance, including the helpline, treatment resources, and self-exclusion programs.
 - The Agency's responsible gambling messaging and other efforts.
- Training employees to ensure they have the knowledge and confidence to implement their responsible gambling education:
 - Responsible gambling is covered in the orientation for all new employees.
 - All employees must complete annual responsible gambling training.
- Holding employees accountable for awareness of the signs of problem gambling and the resources for help.

Retailer Training

Lottery retailers are crucial to our operations and mitigating the effects of problem gambling. We educate them on our games and how to assist patrons. Our tactics include:

- Outlining the role of retailers in promoting responsible gambling.
- Ensuring retailers receive training on the MLGCA's commitment to responsible gambling and on how to identify potential problem gamblers among their customer base.
- Establishing consistent stakeholder engagement practices to ensure retailers are informed, that they maintain responsible gambling materials on display, and are able to quickly receive responses to their questions.
- Ensuring retailers are trained on using Lottery equipment and know where to find information on all games.
- Conducting education and compliance checks to ensure that retailers are prohibiting sales to minors and informing customers that they must be at least 18 years old to buy Lottery tickets.
- Providing access to materials with responsible gambling messaging, including information on how to find help for a gambling problem.

Player Information and Awareness

The MLGCA keeps players informed of game odds and responsible gambling resources. Player education is crucial to increasing gambling literacy, which helps to prevent problem gambling. Our player information and awareness tactics include:

- Ensuring that the 1-800-GAMBLER helpline number appears on tickets, our websites, social media platforms, and all Lottery, casino and sports wagering advertising.
- Placing referral information, Voluntary Exclusion Program information, and other responsible gambling information on mdlottery.com, mdgaming.com, and mdgamblinghelp.org.

- Ensuring that a responsible play message is displayed at all casino gaming floor entrances, on casino paper products, and on casino player's club cards, as well as at sports wagering facilities and at the 13 instant bingo halls in Anne Arundel and Calvert counties that the MLGCA oversees.
- Displaying responsible play messages on the Lottery-In-Motion (LIM) monitors that are located at all Lottery retailers.
- Displaying the helpline number on self-service Lottery vending machines.
- Participating in annual national industry campaigns promoting Problem Gambling Awareness Month, responsible holiday gifting and Responsible Gambling Education Month.
- Implementing retailer and employee education and training programs.
- Ensuring patrons and employees have information explaining the probabilities of winning the various games offered by the Maryland Lottery and the state's casinos.
- Ensuring the placement of responsible gambling messaging is a priority in the development of all Lottery materials and on the Lottery's displays at public events.
- Enforcing regulations that require all casino and sports wagering operators to include responsible gambling messaging in their advertising and marketing materials.
- Engaging in ongoing review and evaluation of website and printed content.
- Engaging with players who exhibit signs of disordered gambling, which occurs when an individual's gambling becomes disruptive or damaging to themselves or their family.
- Ensuring that Marylanders are aware of the legal online gambling operators in the State by maintaining the Legal vs. Illegal Online Gaming page at mdgaming.com.

Product Oversight

The MLGCA is devoted to developing Lottery products that are fun and entertaining and do not target minors or any particular group. In addition to the safeguards that are built into every game, responsible gambling is considered and incorporated into every step of the game design process. To ensure best practices, we enact the following measures:

- Monitoring lottery industry best practices for artwork, play style, prize structures, callouts, game features, licensed properties or new game concepts.
- Ensuring no Maryland Lottery game appeals to minors or other vulnerable groups.
- Conducting internal reviews and quality assurance audits of each scratch-off game.
- Conducting market and player research.
- Monitoring player feedback.
- Monitoring sales for irregular play patterns.

Regulatory Oversight

The MLGCA's Gaming Division serves as the regulator of casinos, sports wagering, daily fantasy sports, Instant Ticket Lottery Machines (Veterans Services Organizations) and electronic instant bingo halls. The Gaming Division provides customer protections in a variety of ways. Methods include:

- Conducting regular audits of casinos, sports wagering and daily fantasy sports businesses and electronic instant bingo halls to identify any regulatory violations.
- Ensuring that MLGCA Compliance staff members are on duty 24 hours a day at all six Maryland casinos to monitor the casinos' compliance with state gaming regulations and the casinos'

adherence to their own internal operational policies. MLGCA Compliance staff are also available to assist individuals who wish to enroll in the Voluntary Exclusion Program.

- Reviewing the rules and advertising materials connected with sports wagering promotions and casino promotions and tournaments before they launch. Gaming Division staff ensure that such promotions comply with regulations, that they are not advertised as being "risk free," and that all advertising includes the mandatory problem gambling helpline message.
- Ensuring that casinos, sports wagering businesses and electronic instant bingo halls submit and adhere to MLGCA-approved responsible gambling plans.
- Engaging in efforts to combat illegal gambling operations.

Research

Research informs many aspects of our business, from employee training to player analysis. We use research to adhere to industry best practices and assist players in seeking help when needed. Our methods include:

- Consulting with public health and other subject matter experts to review and analyze evidencebased responsible gambling practices and identify new practices that may be effective.
- Working cross-jurisdictionally to assess current responsible gambling programs utilized by other lotteries and their applicability to Maryland.
- Working with gaming vendors and equipment providers to review emerging technologies that may impact responsible gambling practices.
- Using Agency resources to conduct research designed to gather data regarding responsible play messaging and problem gambling resource awareness.
- Continually reviewing current practices and maintaining Agency staff awareness of any relevant research on responsible and problem gambling.
- Continuing to provide funding or participation in science-based research and information on gambling and health.
- Analyzing how the helpline is utilized.

Advertising/Marketing

All creative materials are subject to multiple reviews by the Agency's Marketing and Product Development teams and senior MLGCA leadership before production begins. We employ the following methods in our advertising and marketing practices:

- Reviewing all television, radio, print and point-of-sale materials before they are released to ensure that our responsible gambling principles are consistently maintained.
- Selecting programs, broadcast outlets and streaming platforms for our advertising that are aimed at reaching a broad cross-section of consumers who are at least 18 years of age. The Lottery will not place advertisements during programs that may appeal to younger consumers or that target specific groups.
- Attending lottery and gaming industry conferences to maintain awareness of trends and advertising best practices.
- Including responsible play messaging and the helpline number in all marketing communications.