BASIC TERMS TO KNOW



STRAIGHT BET: A single wager on an individual game or event that will be determined by a point spread, Money Line or total.

PARLAY: A single wager that involves multiple bets or legs on two or more teams or individuals, in which all must win to have a winning ticket. Parlay wagers offer higher payouts than straight bets.

FUTURES: A wager placed on an event taking place in the future. The most commonly bet future wager is to win the pro football, pro basketball or pro baseball championship.

PROPOSITIONS: Proposition bets, or prop bets, are wagers placed on the outcome of events within a game. Example: Which team will score first: Team A or B.

TEASER: A teaser bet is a football or basketball bet that allows a bettor to "buy" points for a more favorable point spread. In football, a bettor may adjust the point spread by 6, 6.5, 7, 7.5 or 10 points. In basketball, a bettor may adjust the point spread 5, 5.5 and 6 points.

ROUND ROBIN: Allows bettors to make multiple parlay wagers at once. For example, a 3-team round robin consists of 4 total bets — three 2-team parlays (Team A+B, Team A+C, Team B+C) and one 3-team parlay (Team A+Team B+Team C).

POINT SPREAD: The projected margin of points that the favored team must win by. This is sometimes referred to as the "line" or "betting line." <u>Example:</u> Cowboys -7 vs. Eagles.

MONEY LINE: Odds for a team or individual athlete to win outright, regardless of the point spread.

<u>Example:</u> A -160 Money Line means that a bettor must bet \$160 to win \$100. A +120 Money Line means that a \$100 bet will win \$120.

TOTAL: The combined number of points scored in a game by both teams, also known as the over/under.

HOW TO BET FOOTBALL



To bet on football, tell the Sportsbook writer the bet number of the team you wish to bet and the amount you wish to wager. The payout, unless stated otherwise, is figured at odds of 11/10. This means that a wager of \$11 would win \$10 and return \$21.

This is called a straight bet. A straight bet is the most common type of football bet.

POINT SPREAD: When betting on football, the team you bet on must "cover the spread." This means the team must win or not lose by a predetermined margin of points.

EXAMPLE:

BET#	<u>TEAM</u>	<u>LINE</u>
101	Cardinals	+6
102	Cowboys	-6

NOTE: The bottom team is always listed as the home team unless otherwise noted.

The point spread is always placed to the immediate right of the team that is favored. If you bet the Cowboys, the Cowboys must win by 7 points for you to win your bet. If you bet the Cardinals, you will win your wager if any of the following happens:

- (a) The Cardinals win the game.
- (b) The game ends in a tie.
- (c) The Cardinals lose the game by 5 points or less.

If the Cowboys win by exactly 6 points, the wager is declared a push and all point spread bets on either team are refunded. If you bet a parlay and you get a push, parlay reverts say a 3-team parlay with a push to a 2-team parlay, etc.

Point spreads change constantly. The listed point spread at the time you make your bet may be different from the point spread when the game starts. The point spread that is listed on your ticket is your official spread. For betting purposes, football results are official after 55 minutes of play for all point spread and total wagers.

BET#	<u>TEAM</u>	LINE	TOTAL	MONEY LINE
101	Cardinals	+6	40	+200
102	Cowboys	-6		-240

TOTAL: Total points scored in a game. Also called the over/under.

You may wager that the total score of the game will be greater or less than the number listed. It makes no difference which team covers the spread. Simply add the final score of each team. The payout, unless stated otherwise, is figured at odds of 10/11. Overtime periods are counted in the final score.

In some cases, bettors have the option to avoid the point spread and simply bet on which team will win. This is called betting on the "Money Line."

MONEY LINE: Odds for a game based on \$1.00. A "minus" (-) preceding the number indicates the team is a favorite. A "plus" (+) preceding the number indicates the team is an underdog. No point spreads are used for Money Line bets. The team that you bet on must simply win the game, with a Money Line bet.

BET#	<u>TEAM</u>	LINE	TOTAL	MONEY LINE
101	Cardinals	+6	40	+200
102	Cowboys	-6		-240

The Cowboys' odds are -240, meaning a \$24 bet would win \$10 for a return of \$34. The Cardinals' odds are +200, meaning a \$10 bet would win \$20 for a return of \$30.

FIRST-HALF/HALF-TIME WAGERING: Placing wagers for either the first half or second half of a game is quite popular. A first-half wager is determined by the half-time score. A second-half wager basically resets the game at 0-0 for betting purposes. Half-time wagers include all play involved in overtime games. Once the first half has been completed, all wagers on the first half will stand regardless of the length of the remainder of the game. Wagers on the second half will be decided on the basis of points scored in the second half. If the entire second half is not played to its completion, all second half wagers will be refunded.

WAGERING ON QUARTERS: Wagering on any specific quarter will be decided on the basis of points scored in that specific quarter only. All specific quarters must be played to their completion or the wager will be refunded. Fourth-quarter wagers do not include overtime periods unless stated otherwise.

OFF THE BOARD PARLAYS (FOR ALL SPORTS): These wagers are calculated using true odds payoffs. If you bet four teams off the board and all of them are listed at -110, your payout would be 13.3 for 1, which is more generous than the parlay card payout of 12 for 1.

FOOTBALL TEASERS: A wager that improves the point spread, but at reduced odds. We offer 6, 6.5, 7 and 10-point teasers on pro football, 6.5, 7, 7.5 and 10 points teasers on college football. "Teasing" the point spread is done by adding points to an underdog or by subtracting

points from a favorite. This increases the probability of winning your bet but decreases the odds of the parlay. If you bet a teaser and you get a push, teaser reverts say a 3 team teaser with a push to a 2 team teaser, except 10 point teaser where all ties are deemed a losing wager

The following table lists the teaser payout odds:

TEASER ODDS

PRO FOOTBALL	6 PTS	6 ½ PTS	7 PTS
COLLEGE FOOTBALL	6 ½ PTS	7 PTS	7 ½ PTS
2 TEAMS	-115	-125	-140
3 TEAMS	+160	+150	+130
4 TEAMS	+260	+220	+200
5 TEAMS	+450	+400	+350
6 TEAMS	+700	+600	+500
7 TEAMS	+900	+800	+700
8 TEAMS	10/1	+900	+800
9 TEAMS	15/1	12/1	10/1
10 TEAMS	20/1	15/1	12/1

10-POINT FOOTBALL TEASER - TIES LOSE

2 TEAMS	-300
3 TEAMS	-140
4 TEAMS	EVEN
5 TEAMS	+140
6 TEAMS	+180

HALF-POINT PURCHASES: Half points are offered on games at the sole discretion of the Sportsbook management. Half points cost 10 cents, which means that if you buy a half-point, your bet will cost you -120 instead of -110. Buying a half point off of, on to or through the betting lines of 3 or 7 in football costs an additional 20 cents in pro football and an additional 15 cents in college football.

PROPS: Football props, sometimes called propositions, are frequently offered. They offer unique ways of wagering on games or seasonal records. Prop bets are frequently offered on such categories as passing yards, total completions, rushing yards and receiving yards, just to name a few examples. Prop bets are settled by the official league box scores. Many prop bets have qualifications or limitations on the bets. Be sure to read the terms of the props carefully.

FUTURES: The Odawa Casino Sportsbook offers bettors the opportunity to wager on the outcome of a season. For example, which team will win the Super Bowl or the Stanley Cup or the National League pennant. This is known as "futures book" or "future book" betting.

As an illustration, let's look at Super Bowl futures. The Odawa Casino Sportsbook lists each NFL team with corresponding odds to win the Super Bowl. For example, the Broncos may be 5-1, the Texans 12-1, the Browns 100-1, etc. If you place \$10 on the Texans and they go on to win the Super Bowl, you collect \$120 plus your \$10 back for

a total payoff of \$130. It does not matter whether your team covers the point spread in the Super Bowl. For the purposes of future book betting, the team must win only the Super Bowl.

When you make a future bet, your odds are "locked in." That means if you bet the Texans at 12-1, you will get paid off at 12-1 odds, even if the Sportsbook later adjusts the odds to 6-1, for instance.

The Odawa Casino Sportsbook offers futures betting on unusual propositions, such as which pro baseball player will hit the most home runs in the regular season. Note that in this type of wager, all bets are action regardless of injuries or other unforeseen events.

Another form of futures betting involves the over/under on the number of games a team will win in the regular season. This type of wager is typically found on pro football, pro baseball and pro basketball. For example, the over/under on the Red Sox may be 93 wins. If the Red Sox go on to win 94 or more games, the "over" is a winner. If they win 92 or fewer games, the "under" is a winner. If they win exactly 93, the bet is a push and tickets are refunded.

HOW TO BET GOLF



The most basic form of golf betting involves picking the winner of a tournament. The Odawa Casino Sportsbook will list Money Lines on several individual golfers along with a field (all others) option, at various odds.

For example, Rory McIlroy may be listed at 2-1, Bubba Watson at 25-1, Tommy Fleetwood at 100-1, etc. If you bet \$10 on Watson at 25-1 and he goes on to win the tournament, you win \$250 plus your \$10 back, for a total payoff of \$260.

EXAMPLE:

<u>BET</u>	GOLFER	<u>ODDS</u>
94001	Rory McIlroy	2-1
94002	Bubba Watson	25-1
94003	Tommy Fleetwood	100-1

MATCHUP PROPOSITIONS: Another popular form of golf betting involves matchup propositions, in which two golfers are paired against each other in a head-to-head wager with a betting line on each golfer. The golfer with the better (lower) score wins the matchup. If one golfer continues play in the tournament after his opponent misses the cut, the golfer who continues play wins the matchup.

For example, a matchup may pit Watson (-125) against Rickie Fowler (+105). If you bet \$125 on the favored Watson, the payoff would be \$100 plus your \$125 back, for a total of \$225. If you bet \$100 on the underdog Fowler, the payoff would be \$105 plus your \$100 back, for a total of \$205.

EXAMPLE:

<u>BET</u>	GOLFER	<u>ODDS</u>
92001	Bubba Watson	-125
92002	Rickie Fowler	+105

GROUP PROPOSITIONS: Some matchups pit one (usually very good) golfer against two or more others. For example, McIlroy may be pitted against Bubba Watson, Jason Day and Jordan Spieth. To determine the winner, the lowest score of the entire group is considered the winner. Extra holes count towards determining a winner in a matchup.

In major tournaments, the Odawa Casino Sportsbook may offer odds on golf propositions, such as the over/under on the winning score, the over/under on the lowest round by any golfer or the over/under on the finishing position by a particular golfer. For example, the over/under on McIlroy's finishing position may be 3 ½. If he finishes first, second or third in the tournament, the "under" wins; if he finishes fourth or worse, the "over" tickets win.

Your golfer must tee off in the tournament for "action" (meaning once he tees off, you will either win or lose your bet). If for some reason he does not tee off, this is usually considered "no action" and tickets are refunded.

In head-to-head matchup propositions, both golfers must tee off for action.

HOW TO BET AUTO RACING



INDIVIDUAL RACE BETTING: The structure of betting on auto racing is similar to that of golf. The most basic wager involves picking the winner of a race. Typically, the Odawa Casino Sportsbook will list several drivers along with a field (all others) option, at various odds.

For example, Denny Hamlin may be listed at 4-1, Joey Logano at 15-1, Kyle Larson at 100-1, etc. If you bet \$10 on Logano at 15-1 and he goes on to win the race, you win \$150 plus your \$10 back, for a total payoff of \$160.

DRIVER	<u>ODDS</u>
Denny Hamlin	4-1
Joey Logano	15-1
Kyle Larson	100-1

DRIVER MATCHUP PROPOSITIONS: Auto racing matchup propositions in which two drivers are paired against each other in a head-to-head wager, with a betting line on each driver set by the oddsmaker. The driver with the better finish in the race wins the matchup. (Both drivers must start for action.)

EXAMPLE:

DRIVER	Money Line
Kevin Harvick	-145
Ryan Newman	+125

A matchup may pit Kevin Harvick (-145) against Ryan Newman (+125). If you bet \$145 on the favored Harvick, the payoff would be \$100 plus your \$145 back, for a total of \$245. If you bet \$100 on the underdog Newman, the payoff would be \$125 plus your \$100 back, for a total of \$225.

The Odawa Casino Sportsbook may post auto racing propositions such as the over/under on the number of cautions in a race, or which car manufacturer (GM, Ford or Dodge) will win the race.

Betting lines may be found on NASCAR and selected IndyCar races.

HOW TO BET SOCCER



Soccer game wagers are official at the end of a full soccer match (90 minutes of regulation play, plus referee stoppage time). Only the initial 90-minute period + referee stoppage time is considered for soccer wagers.

Soccer games are offered as either two-way (Team A or Team B) or three-way propositions (Team A, Team B or draw).

EXAMPLE:

TEAM	Money Line	<u>SPREAD</u>	<u>TOTAL</u>
Arsenal	-115	-½ -115	2 ½ OV -100
Chelsea	+310	+½ -105	2 ½ UN -120
Draw	+250		

MONEY LINE: In the 3-way Money Line example listed above, Arsenal is offered at -115 (wager \$115 to win \$100), Chelsea is +310 (wager \$100 to win \$310), and the draw is +250 (wager \$100 to win \$250). (90 minutes of regulation play, plus referee stoppage time.)

SPREAD: In the 2-way example for the spread, when betting the favorite, your team must cover the spread by winning by more goals than what is listed in the spread. If you bet Arsenal to win on the spread line, they must win by one goal or more. If you bet on the underdog, Chelsea, they must either win or tie (lose by less than the point spread listed). (90 minutes of regulation play, plus referee stoppage time.)

TOTAL: In this example, the total (over/under) is 2 ½. You can wager that the score of both teams combined, for the 90-minute regulation play, will be either over 2 ½ goals or under 2 ½. Wagering \$100 on the over will pay back \$100 in winnings. On the under bet, you would have to bet \$120 to win \$100. (90 minutes of regulation play, plus referee stoppage time.)

ASIAN HANDICAP: The Asian Handicap is a form of wagering two handicaps.

<u>TEAM</u>	ASIAN HANDICAP
Team A	75
Team B	+.75

EXAMPLE: Team A is -.5 and -1 goal, while Team B is +.5 and +1 goal. If you are placing a wager on Team A in an Asian Handicap you are placing half of your wager on Team A at -.5 and half on Team A at -1. If they win by exactly one goal, you would win your -.5 wager and push or tie on your -1 wager.

The Asian Handicap can be expressed as either two numbers split (-.5 and -1) or a quarter number. In the example below, it would be Team A at -.75. The following are the two display versions of the Asian Handicap:

EXAMPLE:

25 = pick and5
+.25 = pick and +.5
75 =5 and -1
+.75 = +.5 and +1
-1.25 = -1 and -1.5
+1.25 = +1 and +1.5

HOW TO BET BOXING/MMA



MONEY LINE: The Money Line is used for boxing and MMA wagers. The minus (-) indicates the favorite and the plus (+) indicates the underdog. If you bet the draw and the fight is declared a draw, you bet \$100 to win \$1,200.

EXAMPLE:

<u>BET</u>	FIGHTER	<u>TOTAL</u>
701	Gennady Golovkin	+130
702	Canelo Alvarez	-150
703	Draw	+1200

In this example, Alvarez is the favorite. If you wager \$150, you can win \$100. If you wager \$100 on Golovkin, you will receive \$130 if he wins.

ROUND PROPOSITION: There will be round proposition betting for most fights. In the example below, the betting options are whether the fight will go over 10 ½ rounds or under that total.

EXAMPLE:

<u>BET</u>	<u>ROUNDS</u>	<u>ODDS</u>
720	Over 10.5	+140
721	Under 10.5	-160

In this example, you would receive \$140 if you bet \$100 for the fight to go over 10.5 rounds. If you bet that the fight would go under 10.5 rounds, you would have to bet \$160 to win \$100.

There are usually many other prop bets, including whether a fight will be decided by KO, a decision or a draw.

HOW TO BET BASEBALL



To bet on baseball, tell the ticket writer the bet number of the team you wish to bet and the amount you wish to wager.

If your team wins the game, you win. The payout varies according to the odds posted. Baseball odds are shown using a "Money Line."

MONEY LINE: Odds for a game based on \$1. A "minus" (-) preceding the number indicates the team is a favorite. A "plus" (+) preceding the number indicates the team is an underdog.

EXAMPLE:

Pitcher listed is starting pitcher.

BET#	TEAM	PITCHER	MONEY LINE	TOTAL	<u>ODDS</u>	RUN LINE	<u>ODDS</u>
101	Dodgers	Kershaw	+110	7.5	Over -150	+1.5	-180
102	Astros	Verlander	-120		Under -115	-1.5	+160

NOTE: The bottom team is always listed as the home team unless otherwise noted.

The Astros' odds are -120, meaning a \$12 bet would win \$10, for a return of \$22. The Dodgers' odds are +110, meaning a \$10 bet would win \$11, for a return of \$21.

Money Lines change constantly. The listed Money Line at the time you make your bet may be different from the Money Line when the game starts. The listed line on your ticket is your official odds, unless the starting pitcher is changed. For wagering purposes, wagers on baseball Money Lines are official after five full innings of play. For Money Line wagers, the team must only win the game.

TOTAL: Total runs scored in a game. Also called the Over/under.

You may wager that the total score of the game will be more or less than the number listed. It makes no difference which team wins. Simply add the final scores of each team. The payout, unless stated otherwise, is figured at odds of 10/11 (-110).

NOTE: When betting a total, this rule applies:

(a) The game must go nine innings, or 8 $\frac{1}{2}$ innings if the home team wins.

All runs scored in extra innings count in Over/under bets.

BASEBALL RUN LINES: The run line: a point spread of 1 $\frac{1}{2}$ (1.5) given to a baseball game. The favorite must win by two runs or more, or the underdog must either:

- (a) Win the game.
- (b) Must lose by only one run.

The payout varies according to the Money Line odds assigned to each outcome.

EXAMPLE:

BET#	<u>TEAM</u>	PITCHER	MONEY LINE	TOTAL	<u>ODDS</u>	RUN LINE	<u>ODDS</u>
301	Dodgers	Kershaw	+110	7.5	Over -110	+1.5	-180
302	Astros	Verlander	-120		Under -110	-1.5	+160

The Astros must win by two runs; a \$10 bet would win \$16 and return \$26. The Dodgers must lose by one run or win the game; an \$18 bet would win \$10 and return \$28.

NOTE: Same rule applies to run line bets as totals:

(a) The game must go nine innings, or 8 ½ innings if the home team wins.

FIRST FIVE INNING WAGERS: You may wager on the outcome of the first five innings only.

- (a) Must play five full innings for action.
- (b) Both starting pitchers must start the game.

BASEBALL PARLAYS: You may combine several teams into one wager. All teams must win to win the bet.

Baseball parlays are figured out by calculating the payout for the first game, based on the Money Line, then applying that amount to the next game, and so forth.

If a game is postponed for any reason, the parlay reduces by one team. The bet is treated as if the postponed game were never included in the parlay.

OFF THE BOARD PARLAYS (FOR ALL SPORTS): These wagers are calculated using true odds payoffs. If you bet four teams off the board and all of them are listed at -110, your payout would be 13.3 for 1, which is more generous than the parlay card payout of 12 for 1.

HOW TO BET BASKETBALL



To bet on basketball, tell the ticket writer the bet number of the team you wish to bet and the amount you wish to wager. The payout, unless stated otherwise, is figured at odds of 10/11. This means that a wager of \$11 would win \$10 and return \$21. This is called a straight bet. For wagering purposes, US pro basketball results are official after 43 minutes of play. Collegiate, WNBA, NBA Summer League and European basketball are official after 35 minutes of play.

POINT SPREAD: When betting on basketball, the team you bet on must "cover the spread." This means the team must win or not lose by a predetermined margin of points.

EXAMPLE:

BET#	<u>TEAM</u>	<u>LINE</u>	<u>TOTAL</u>	Money Line
201	Warriors	-3		-150
202	Sixers	+3	198	+130

NOTE: The bottom team is always listed as the home team unless otherwise noted.

The point spread is always placed to the immediate right of the team that is favored. In this example, if you bet the Warriors, the Warriors must win by four points for you to win your bet. If you bet the Sixers, either of the following will declare you a winner:

- (a) The Sixers win the game.
- (b) The Sixers lose the game by less than three points.

If the Warriors win by exactly three points, then the wager is declared a push and all money is refunded to both sides of the bet. If you bet a parlay and you get a push, parlay reverts say a 3-team parlay with a push to a 2-team parlay, etc.

Point spreads change constantly. The listed point spread at the time you make your bet may be different from the point spread when the game starts. The point spread that is listed on your ticket is your official spread.

TOTAL: Total points scored in a game. Also called the over/under.

You may wager that the total score of the game will be more or less than the number listed. It makes no difference which team covers the spread. Simply add the final score of each team. The payout, unless stated otherwise, is figured at odds of 11/10. Overtime counts towards Total Points Scored.

BASKETBALL PARLAYS: More than one team on the same bet.

You may combine several teams into one wager. All teams and/or totals must cover the point spread to win the bet. Basketball parlays are figured out by calculating the payout for the first game, based on the Money Line, then applying that amount to the next game and so forth.

Any game that results in a push reduces the parlay one team. A two-team parlay would become a straight bet.

OFF THE BOARD PARLAYS (FOR ALL SPORTS): These wagers are calculated using true odds payoffs. If you bet four teams off the board and all of them are listed at -110, your payout would be 13.3 for 1, which is more generous than the parlay card payout of 12 for 1.

BASKETBALL TEASERS: A wager that improves the point spread, but at reduced odds. We offer 5pt, 5.5pt and 6 points in Basketball. "Teasing" the point spread is done by adding points to an underdog or by subtracting points from a favorite. This increases the probability of winning your bet but decreases the odds of the parlay.

ALL BASKETBALL	5 PTS	5 ½ PTS	6 PTS
2 TEAMS	-115	-125	-140
3 TEAMS	+160	+150	+130
4 TEAMS	+260	+220	+200
5 TEAMS	+450	+400	+350
6 TEAMS	+700	+600	+500
7 TEAMS	+900	+800	+700
8 TEAMS	10/1	+900	+800
9 TEAMS	15/1	12/1	10/1
10 TEAMS	20/1	15/1	12/1

HOW TO BET HOCKEY



To bet on hockey, tell the ticket writer the bet number of the team you wish to bet and the amount you wish to wager. If your team covers the goal spread, you win (overtime counts towards wager). The payout is based on line for the game.

THE GOAL LINE: When betting on hockey, the team you bet on must "cover the spread." This means the team must win or not lose by a predetermined margin of goals.

MONEY LINE: Odds for a game based on \$1. A "minus" (-) preceding the number indicates the team is a favorite. A "plus" (+) preceding the number indicates the team is an underdog.

EXAMPLE:

BET#	<u>TEAM</u>	GOAL LINE	LINE	TOTAL	MONEY LINE
401	Sharks	+1.5	-160		+180
402	Red Wings	-1.5	+140	5	-220

NOTE: The bottom team is always listed as the home team unless otherwise noted.

EXAMPLE: The Red Wings are 1 ½-goal favorites to win. The Red Wings must win the game by at least two goals to be a winner. If you bet on the Sharks, you win your bet if:

- (a) The Sharks win the game.
- (b) The Sharks lose the game by one goal.

For wagering purposes, overtimes and shootouts count towards the final score. If a team scores in overtime or wins the shootout, one goal will count towards final score.

NOTE: The Money Line is used in conjunction with the point spread. If the Red Wings win by two goals, a \$10 bet would win \$14 and return \$24. If the Sharks win, tie or lose by one goal, a \$16 bet would win \$10 and return \$26. For wagering purposes, overtimes and shootouts count towards the final score. If a team scores in overtime or wins the shootout, one goal will count towards final score.

STRAIGHT UP: You can wager on a team to win straight up. The Red Wings are -220 to win the game, meaning you would wager \$22 to win \$10 on Detroit. San Jose is +180 to win outright, meaning you would wager \$10 to

win \$18. For wagering purposes, overtimes and shootouts count towards the final score. If a team scores in overtime or wins the shootout, one goal will count towards final score.

TOTAL: Total points scored in a game. Also called the over/under.

You may wager that the total score of the game will be more or less than the number listed. It makes no difference which team covers the spread. Simply add the final scores of each team. The payout, unless stated otherwise, is figured at odds of 11/10. For wagering purposes, overtimes and shootouts count towards the final score. If a team scores in overtime or wins the shootout, one goal will count towards final score.

In the event of a shootout, the winner is awarded one goal to determine both the total and the game winner.

HOCKEY PARLAYS: You may combine several teams into one wager. All teams must win to win the bet. Hockey parlays are figured out by calculating the payout for the first game, based on the Money Line, then applying that amount to the next game and so forth.

OFF THE BOARD PARLAYS (FOR ALL SPORTS): These wagers are calculated using true odds payoffs. If you bet four teams off the board and all of them are listed at -110, your payout would be 13.3 for 1, which is more generous than the parlay card payout of 12 for 1.