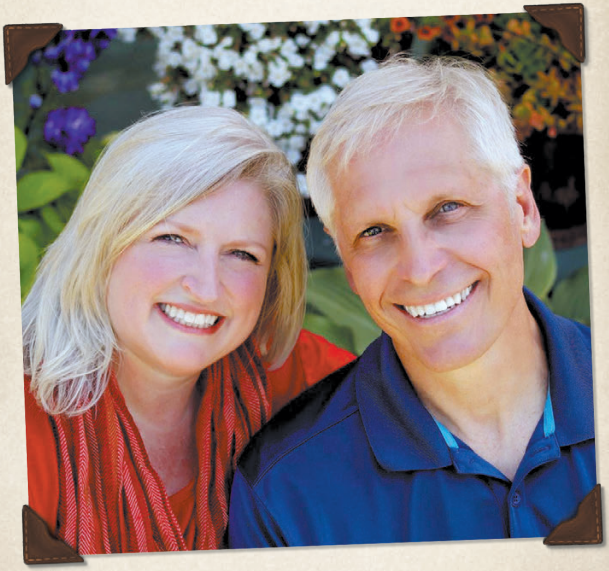
THE OFFICIAL GUIDE TO

COVER YOUR A$$ETS®

THANKS FOR PLAYING.

"To everyone playing our games, thank you! Our most valuable assets are our relationships with family and friends. It's an honor to be a part of the time you spend with yours. We're thrilled to know that, all over the world, people are relaxing and laughing as they play our games."

-Grandpa Beck and Family



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Overview.

Battle to become the first millionaire by collecting sets of assets. As you collect sets, you'll stack them in front of you in an alternating pattern. Be careful: the exposed set atop your stack can be stolen with a matching asset or Wild card. If successful, the matching card joins the set. Because of this, every time a set is stolen by another player, it increases in value. Want to hold onto your sets? Then you better **Cover Your Assets®**!

This rulebook is divided into **classic** and **advanced** rules. We recommend starting with the classic rules. If you'd like more excitement and strategy, please try the advanced rules! Rule changes for 2 and 3 players are at the end.

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Advanced – Wild Cards

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Setup (Classic Rules)

Note: These rules are optimal with 4-6 players. For fewer players, read the classic rules first, then see pages 12 to 15.

- Choose a player to be the dealer.
- Remove the Swap, Move, and Penny Jar cards from the deck. These are only used with the advanced rules.

- Shuffle the remaining cards.
- Deal a hand of 5 cards to each player.
- Place the deck in the center of the table (draw pile).
- Flip a card from the deck to start the discard pile.
- The player to the left of the dealer goes first.
- Leave a space in front of you to build your stack.

Below is an example of a game during play.

Key Terms

Asset: The individual items you are collecting.

Wild: The Gold and Silver cards are of high value and can match any asset.

Sets: These will start as a pair of assets (or one asset and a Wild) but may grow over time. We'll get to that later.

Stack: A pile that is composed of multiple sets.

TAKING YOUR TURN

On your turn you **must** take **one** of the following actions:

- Form a set
- Discard
- Challenge (attempt to steal)

Form a set

You must form a set in one of three ways:

- Pairing two identical cards from your hand.
- Pairing a card from your hand with an identical card from the top of the discard pile.
- Pairing in the above mentioned ways, but with one of the two cards being a Wild. **Note:** You must always place a wild below an asset when building sets!

To clarify, a pair can be either two identical assets, or an asset and a Wild (Silver or Gold). However, you **may not** form a set with two Wilds or with more than two cards. It **must** be a pair. Lastly, sets in your stack are **never** combined with previously played sets even if they are the same asset.

Stacking your sets:
To keep sets separated, each time you add a new set to your pile you'll place it on top of the previous set, alternating between horizontal and vertical orientation, even if it is the same asset as a previously played set.

Discard

Discard a card from your hand, face up, onto the discard pile. There can be a lot of strategy in choosing this action.

Challenge (Attempt to Steal)

The top set in each stack is vulnerable to being taken by another player. To challenge another player's top set, place an asset matching that set, or a Wild card, in front of the player you are challenging. **Note:** Assets and Wilds are of equal power for stealing, even though they have a different value at the end of the game.

The defender may protect their set by playing a matching asset or Wild from their hand. You may each challenge and defende for as long as you want or are able.

If you are no longer able or choose not to respond, you lose the challenge. If the challenger wins, they take the set. If the defender wins, they keep it. Whoever wins also gets to keep all cards that were used in the battle. As a reminder, any wilds **must** be placed below assets.

Note: You may not draw new cards during a challenge.

Grandpa's Tip: *Sets can grow to become enticingly valuable. Cover these sets as quickly as possible with another set to protect them!*

Challenge (cont.)

Two additional rules apply to challenging:

- The first (bottom) set formed in each player's stack is safe and may not be stolen.
- You must form at least one set before stealing any sets from other players.

***Example:** Ezra attempts to take Cathy's Auto set. He challenges with an Auto. Cathy responds with Gold (Wild). Ezra responds with an Auto. Cathy cannot respond and loses. Ezra keeps the three played cards as part of his new set.*

Ending Your Turn

After completing one of the three possible actions (form a set, discard, or challenge), draw back up to five cards from the deck. After you've drawn, if another player used cards to defend a set during your turn, they draw back up to five as well. The player to your left takes their turn next.

Ending the Round

When the draw deck is depleted, **play continues** until everyone has played **all** of the remaining cards in their hand. As always, passing on your turn is not an option. If you choose not to form a set or challenge, you **must** take the discard action.

***Grandpa's Tip:** You may run out of cards before others, but your sets can still be stolen, so think strategically about how you play every last card.*

Scoring

Tally your score at the end of the round by adding up the value of each card in your stack. Adding them up in piles of $100k each makes this a little easier.

Ending the Game

You can choose the following ways to end a game:

- **Classic Game:** Play as many rounds as required for a player to pass $1,000,000 total. That player wins!
- **Quick Game:** The player with the highest score at the end of one round wins. Congratulations!
- **Highest score after 3 rounds:** Record scores after each round. After 3 rounds, the highest score wins!
- **First to win 2 rounds:** Only record which player has the highest score at the end of each round. The first player to win 2 rounds wins!

Advanced Rules

***Grandpa's Tip:** Once you've learned our classic rules, try adding one or all of these optional rules to add more depth and strategy to the game!*

Modified Rules

1) Deal and increase hand size to six cards.

2) Players may take two actions per turn.

- Taking a second action is optional. If you don't want to take a second action, say "I'm done with my turn."
- You may take two different actions or you may take the same action twice.
- If you challenge and lose, you can't challenge the same player until your next turn.
- If you discard as your first action, draw back to six cards right away. Then you may take a second action.

3) Two new actions are at your disposal.

- **Improve a Set:** Add one asset to your top set. It must match the existing set and cannot be Wild.
- **Play an Action:** Play the Swap or Move card.

4) Sets that are second from the top can be challenged.

- To initiate a challenge of the second set from the top you must reveal **two** assets that match that set, two Wilds, one asset **and** one Wild, or a **single** Penny Jar.
- After the challenge is initiated, only one card is played to defend or to continue challenging.

Wild Cards

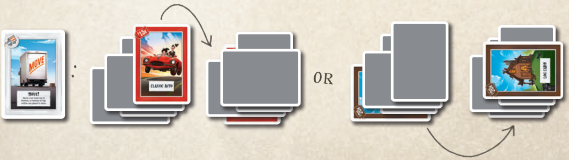
- **Penny Jar:** This Wild is worth $1k, but it has a lot of weight to it. The Penny Jar makes sets as normal but counts as two Wild cards when used to challenge or defend. To counter you must play: two assets, two Wilds, one of each, or another Penny Jar. If possible, continue the challenge as normal with single cards.

Action cards

These cards are removed from play once used. Place them into a discard pile on the opposite side of the deck from the classic discard pile. You may not block these cards.

- **Swap:** Swap the top set in your stack with the top set of any other player's stack.

- **Move:** Move the top set of any player's stack (including yours) to the bottom **or** the bottom set to the top.



2-Player Rule Changes

- Remove the following cards from the deck: All 8 cabins, 2 Silver, and 1 Gold.
- Choose a dealer, then shuffle and deal 3 piles of 10 cards, face-down. These will be the draft piles.
- Flip the top card in each draft pile face up.
- Lastly, deal a hand of 6 cards to each player.

Below is an example of a game during play.

New Action!

In a 2-player game you have an additional action at your disposal: **Draft a set.**

You can form a set by combining a card from your hand with one, or more, card(s) from the top of the draft piles. You can take as many as can be combined into one set that matches the card you play from your hand.

Draft a Set

1. Play one asset (or Wild) from your hand that can form a set with one or more card(s) from atop the draft piles.
2. Collect together these cards to form a set.
3. Your opponent can challenge the new set by laying down a matching asset or a Wild from their hand.
4. Challenges continue as with classic rules.
5. If there is no challenge, or if you win the challenge, you take the set. If you lose, your opponent takes it.
6. Flip the next card face up in the pile(s) used.

Example 1: *Two Scooters and a Train are on top of the draft piles. Phil plays a Scooter from their hand and combines it with the two visible Scooters. Carla does not challenge, so Phil adds the set to their stack.*

Example 2: *A Sport Plane, Gold, and Silver are on top of the draft piles. David plays a Jewels card from his hand, forming a set with the 2 Wilds. Apryl challenges with a Jewels card. He can't defend, so Apryl wins the set.*

3-Player Rule Changes

Three-player rules are similar to those for two, but with a couple of small changes.

- First, you'll play with the normal full deck of cards and 5 cards per hand.
- Second, the three draft piles are placed differently, with one pile to the left and right of each player.

Below is an example of a game during play.

You may only draft from one pile at a time, and only from the pile to your left or right. You may not draft from the pile sitting between the other 2 players. When you draft a card from a pile, the opponent who sits next to it can choose to challenge it. The other opponent may not.

Advanced Changes for 2 to 3 Players

When action cards are revealed in draft piles:
Action cards revealed **before** the start of the round are placed face-down randomly in the middle of its draft pile and the next card in the draft pile is then revealed.

When an action card is revealed during play, its effect applies immediately to both players in a two-player game, or the two players it rests between in a three-player game.

Move: The two players affected each decide whether their opponent must move their top set to the bottom or their bottom set to the top.

Swap: The two affected players Swap their top set of assets with each other. If one, or both players, do not have a set, return the action card to the middle of the stack, face-down, and flip another card.

After the action card is resolved it is discarded from play. Action cards revealed in a draft pile do not count as a player's action. Action cards played from your hand still follow the rules described on page 11 (action cards).

Note: The other advanced rules remain the same, if used.

Grandpa's Tip: *Do you enjoy the advanced rules and want more? Then, be sure to try our* ***Cover Your Assets*** *spinoff:* ***Cover Your Kingdom****.*

Have a question?

Grandpa is eager to hear from you.
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Frequently Asked Questions.

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