

Rules of Play

Upcard Luck 21 is a variation of blackjack that can be dealt with one or multiple decks of cards. It features a side bet that allows the player to bet that the player will receive a good hand while the dealer will have a small upcard showing. The game begins with all players making a mandatory blackjack bet. In addition to the blackjack bet, the player also has the option to make an Upcard Luck side bet. The side bet must not exceed the primary blackjack bet.

After all bets have been made, the dealer deals himself and each player two cards. The player's cards are dealt either face up or face down depending on whether it's dealt from a multiple-deck shoe. The dealer will expose one of his cards as the upcard. At this point, the dealer will check to see if his upcard is any 2 through 7. All Upcard Luck side bets lose if the dealer upcard is not any 2 through 7. If the dealer has any 2 through 7 up, the player wins if his first two cards are any blackjack, 9 through 11, or 18 or better (including A-7, A-8 and A-9). The winning Upcard Luck bet will be paid according to one of the pay tables below:

Pay Tables (All payouts are "to 1.")

Player's First 2 Cards	A	B	C
A-J of Spades	100	80	100
3-8 Suited	30	30	30
Suited 11 (No blackjacks)	15	15	12
Blackjack	5	5	5
9, 10 or 11*	4	4	4
18, 19 or 20 (including A-7, A-8 and A-9)	3	3	3

* A-8 and A-9 count as 19 and 20 instead of 9 and 10, respectively. An ace and a 10-value card will be paid as a blackjack.

The side bet pays up to 100-1 if the player's first two cards are A♠ and J♠.

After the Upcard Luck bet has been settled, the player will play out his hand. The player now can hit, stand, double down or split as they would in regular blackjack. After all players have made their decisions, the dealer reveals his hole card and hits until he has 17 or more or busts.

Note that the side bet must not exceed the primary blackjack bet.

Taxpayer's Fortune Bet

Players who place the Upcard Luck side bet also have the option of placing a tax in a betting box "Taxpayer's Fortune" to win big payouts. This tax, to be placed before any cards are dealt, serves as an indicator to the dealer that the player will pay the tax due when he is dealt a taxable hand according to the tax schedule below. The tax enables the player to qualify for the Taxpayer's Fortune payouts shown on the Taxpayer's Fortune pay table below.

Tax Schedule

Player's First 2 Cards (Dealer must have any 2 thru 7 up)	Tax \$
A-J of Spades	5
3-8 Suited	5
Suited 11 (No blackjacks)	5
Blackjack	2
9, 10 or 11	2
20 (including A-9)	1
18 or 19 (including A-7 & A-8)	0

The minimum tax is \$1, which is also the amount of the Taxpayer's Fortune bet. All hands but 18 and 19 on the Upcard Luck pay table are taxable, so no tax will be collected unless the player hand is 20 or better. The player gets to keep the tax he placed even if he loses his Upcard Luck bet.

Taxpayer's Fortune Pay Tables

The tax enables the player to qualify for the Taxpayer's Fortune. To win the Taxpayer's Fortune, however, the player must receive a blackjack in his first two cards and the dealer must bust with 5 or more cards. The pay tables are shown below.

UBJ ... Unsuitd Player Blackjack

SBJ Suited Player Blackjack

# Cards in Dealer's Busted Hand	1 Deck		2 Decks		6 Decks		8 Decks	
	UBJ	SBJ	UBJ	SBJ	UBJ	SBJ	UBJ	SBJ
5	75	150	50	100	40	80	40	80
6	600	1200	500	1000	400	1000	400	1000
7	5000	10000	5000	10000	4000	10000	4000	10000
8 or More	20000	20000	20000	20000	20000	20000	20000	20000

All of the payouts above are in **dollars**.

All pay tables are based on **the dealer hitting a soft 17**.