Grandpa Beck's COVER YOUR A$$ETS®



Grandpa Beck will explain how to play!

Hey, this is Grandpa Beck and I'm so excited to teach you how to play one of my favorite games, Cover Your Assets®. In just a few minutes I'll give you the ins & outs of the game. Soon you'll be up and runnin' and ready for some fun.

Overview

The goal of Cover Your Assets® is quite simple. The first player to reach $1,000,000 wins. This usually happens in three to five rounds. If time is short, you can also just play one hand for some quick fun.

Each player builds their own stack of assets by placing matching sets of cards crisscross (perpendicular), one on top of another (see illustration). This is how the tabletop will look in a four-player game:



While making your own sets of assets is ok, it's way more fun to snatch them from your neighbors. Identical asset cards and wild cards will help you do just that. We'll get into the particulars of how to seize other players' cards later on.

You may be feeling pretty smug thinking about swiping everyone else's valuable asset cards, but remember—they can try to steal from you too!

Now that you understand the objective, let's jump into how to get started.

Set Up

- Start by shuffling the two decks together.
- Deal each player four cards. The game is best with four to six players. If you only have two or three players or want to teach the game to a small group, deal five cards to each player.
- Place the remaining cards in the center of the table—that's your draw pile.
- Flip over the top card and place it face up next to the deck— there's your discard pile. The player to the left of the dealer plays first, they'll also deal at the start of the next round.

Note: At times there might not be any cards in the discard pile. Don't flip a card over from the deck to replenish it, just leave the pile empty until the next player discards a card.

Taking Your Turn

Each turn you ***must*** do ***one*** of the following four actions:

1) **Make a pair from your hand**. One pair of asset cards from your hand can be placed face up in front of you. A pair consists of either two matching asset cards, or an asset card with a wild card tucked behind it (the gold and silver cards are the wild cards). Each time you lay down a new pair, it is placed perpendicular to the prior set of assets on your stack.

A few things all players should know about gameplay:

· You may occasionally have three or more matching cards in your hand. However, only two cards can ever be laid down together at a time.

· If the pair you are laying down matches the cards at the top of your stack, that is a new set—so place it perpendicular to the prior set, do no add to it.

· Two wild cards can never be played together as a set.
Strategy tip: If you use a wild card to complete a set, try to keep that a secret! Those puppies are valuable and make your new set a more desirable target to be stolen by other players.

2) **Make a pair with help from the discard pile**. If the top card on the discard pile matches a card in your hand, you may use it to make a pair. This is the only use of the discard pile. This new pair is then placed on the top of your asset pile in that same turn.

3) **Challenge another player to attempt a steal**. You may challenge any one other player in an attempt to steal his or her top set of assets. Muah-ha-ha! This is where the fun really begins, and also where things might get a wee bit intense. We'll get into the details of how this works soon.

4) **Discard and draw**. If you can't or don't want to do one of the first three actions, then you must discard a card from your hand. After discarding, you then draw a new card from the draw pile.

It's possible that you will draw a card that will allow you to complete one of the other three actions. That's great! Unfortunately, you'll have to wait until the start of your next turn to do so because you can only do one of the four actions each turn.

Challenging and Defending

Now for the fun part! Before you get too excited, there are a couple of requirements that need to be met before you can attempt to steal another player's assets**.**
· You must have at least ***one*** set of assets in your own stack. This is your nest egg upon which your million dollars of assets is built. Every empire begins with a nest egg!
· The player you are challenging must have at least ***two*** sets of assets on their stack. Every player's first set is safe and can't be stolen. *Hint*: It's a great place to stash one of those highly-valued wild cards!
· Only the top set of assets on a player's pile is eligible to be stolen. The other ones are protected as long as other card sets cover them in the stack. I bet the name Cover Your Assets® makes more sense to you now!

Got it? Good. Here's how challenging and defending works:

1) On your turn you may attempt a steal by showing another player either a card that matches their top asset set or a wild card (gold or silver) from your hand. Feel free to accompany this action with a smirk, or even better: a sweet smile.

2) The challenged player may defend that set of assets by showing you either a matching card or a wild card from their hand. A smirkier smirk or an even sweeter smile accompanies this move quite nicely.

Note: A challenged player does not have to defend their assets if they do not want to. It may be better strategy at times to let someone take your top set and then try to take them back later when they are worth more!

3) If you have another matching card or a wild card, you can try again for that same asset stack. The challenged player can rebuff you again if they have another matching card or a wild card.

This emotionally charged battle for assets continues until either the challenger or the defender runs out of matching cards, or chooses to stop revealing cards. The last player to reveal a card wins the challenge.

Celebratory fist pumps, goading remarks, and victory dances are all permitted; in fact, they are encouraged! Unless, of course, other players tell you to knock it off.

4) The winner of the challenge takes all the cards used in the challenge and combines them with the set of cards being fought over. This larger and more valuable set of cards is then placed as the top set of assets on the winner's stack. Make sure one of the assets cards (not a wild card) is placed at the top of this new set.

Replenishing Your Hand

At the end of each turn, all players must draw enough cards to bring their hand back to number they started with. The player whose turn it was draws first.

Ending the Round

Once the draw pile is exhausted, gameplay continues in the same manner but without the opportunity to replenish your hand. To be clear, if you can't make a pair or steal, you must still discard one card for your turn. Also, if you run out of cards in your hand, the assets in your stack are still vulnerable to be stolen! The final few cards you play can drastically swing the balance of fortunes among players, so play those last cards wisely!

Scoring

After the last card has been played, each player adds total face value of their cards. These values are kept in a running tally round for round until a player reaches $1,000,000 in assets and becomes the winner.

If more than one player reaches a million in the same hand, the player with the highest score wins. In the result of a perfect tie, the winner can be determined by a thumb wrestling match, a staring contest, or a tug of war. Alternatively, you can just play an additional round of Cover Your Assets®.

Questions? Visit grandpabecksgames.com, email us at grandpa@grandpabecksgames.com or call 206-498-1959
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