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If you or someone you know has a gambling problem and wants help, call 1-800-GAMBLER.



UNDERSTANDING THE ODDS

PROBABILITY AND PAYOUTS

Sports betting odds tell you how likely an event is to happen - and how much money you'll win if you bet on it successfully.

Favorites are represented by a 'minus' sign, with the number indicating how much money you would need to bet in order to win \$100. Underdogs are identified with a 'plus' sign, with the number indicating how much you'd win if you bet \$100.

TEAM	ODDS	WAGER	WINNINGS
Pittsburgh	-200	\$200	\$100
Philadelphia	+100	\$100	\$100

FAVORITES AND UNDERDOGS

PITTSBURGH -200

PHILADELPHIA +100

The 'minus' symbol indicates the favorite for the game, the team we think has a higher probability of winning. The larger this number is, the more likely it is to happen and the more you'll have to bet in order win \$100.

The 'plus' symbol, indicates the 'underdog' for the game, or the team that has a higher probability of losing. The larger the number, the bigger the payout per \$100 bet, but the less likely it is to happen.

You can bet whatever sum suits you, it doesn't have to be \$100. The odds system just outlines the risk/reward ratio. It becomes very intuitive when you know what to look for. And don't forget, your bet slip will automatically calculate potential pay outs for you. No calculator required.



UNDERSTANDING THE ODDS

SOME EXAMPLES

NEW YORK +650

PHILADELPHIA -800

In the above example, Philadelphia are heavy -800 favorites. This means you'd have to risk \$800 to stand a chance of winning \$100, if they win the game.

In contrast, New York are huge underdogs. If you bet \$100 on them to win, you'd collect \$650 in winnings.

In this next example, it's a much closer call.

NEW ENGLAND -165

PITTSBURGH +110

A successful \$165 bet on New England would win you \$100. A winning bet of \$100 on Pittsburgh would win you \$110.



POPULAR BETS

Sports betting jargon can be confusing, but it's actually very simple when you know what you're looking for. Let's cut through some of this and look at three of the most popular bets: Spread, Moneyline and Total bets.

SPREAD BETS

Also known as handicap betting, this type of bet helps keep a game interesting, even if one team is expected to win by a large margin. How? Well, instead of just looking for that team to win, you can bet on them to win by a minimum number of points. You can also bet on the underdog team to lose by no more than a certain number of points. The exact number, or 'the line', is set by the bookie and can be adjusted to your liking in many cases.

Let's look at that New York @ Philadelphia game as an example. This time from a spread betting perspective. The line, or handicap, is:

NEW YORK +18

PHILADELPHIA -18

New York are the underdogs with a handicap of +18 points. If you bet on them, you'd win as long as they lose by less than that handicap or win the game! On the other hand, if you bet on Philadelphia, they would need to win by at least 19 points for your bet to pay out. If they won by exactly 18, the bet would be a 'push'. This means you'd get your stake back, but no winnings.

Teams that are 'good at covering the spread' regularly beat – or don't lose by more than – their assigned handicaps.

NEW YORK 18 Philadelphia 30 In this score, New York would cover the spread. This is because they only lost by 12 points:

NEW YORK 20 Philadelphia 44 In this score, Philadelphia would 'cover' because they won the game by 24 points:



POPULAR BETS

MONEYLINE BETS

Also known as 'straight up' bets, here you're betting on the winner of the game. Let's use one of those New York @ Philadelphia scores again as examples (sorry New York fans!) to show you what we mean.

If you'd bet on the Philly moneyline, you'd have a winning bet in both the below final scores. The margin of victory is irrelevant. You'd lose your bet only if New York finished as outright winners.

NEW YORK 18
PHILADELPHIA 30

NEW YORK 20 PHILADELPHIA 44

OVER/UNDER (TOTALS)

You're not looking for either side to win with the Over/Under, or Totals, but betting instead on the combined **number of points both teams** will score during the game. The Over/Under is set beforehand and is based on each team's previous performances. For example, two teams with high scoring records will have a higher 'total' than two teams known for their stifling defensive performances. You can bet on the game going **over or under** this 'total'.

Let's say the over/under for that hypothetical Philadelphia game was 52 and you bet on the 'over'.

NEW YORK 18
PHILADELPHIA 30

With a final total score of 48, this game would be a losing bet for you.

NEW YORK 20 PHILADELPHIA 44

This scenario is a winning bet, because the total is 64.



PARLAY BETS

Parlays allow you to increase winnings by combining multiple bets. All must win in order for your bet to pay out.

For example, you could bet on San Francisco, Green Bay and Chicago all to win on Sunday, but would lose if any one of them failed to do so. This would be a 3-team parlay, but you can include up to 12 teams to increase risk and therefore potential winnings.

WINNING 3-TEAM PARLAY

SAN FRAN 27 ARIZONA 24 GREEN BAY 13 NEW YORK 10 CHICAGO 32

LOSING 3-TEAM PARLAY

SAN FRAN 24

GREEN BAY 13 NEW YORK 10 CHICAGO 32

TEASERS

In order to increase your chances of winning a parlay, you can create a Teaser by altering the spread or total of the bets in question for a decreased pay-out.

For example, the original point spread of two football games are New England +3 (-110) at Kansas City and Los Angeles +3 (-110) at New Orleans. You decide to place a two-team six-point teaser on both underdogs. Now, you have New England +9 and Los Angeles +9. Like a parlay, in order to win your bet, both legs must win. However, a \$10 6-point teaser would only pay out approximately \$9, whereas a standard parlay with the same teams would have paid out approximately \$26.

WINNING 2-TEAM TEASER

NEW ENGLAND 20
KANSAS CITY 24

LOS ANGELES 31
NEW ORLEANS 36

LOSING 2-TEAM TEASER

NEW ENGLAND 17 KANSAS CITY 31 LOS ANGELES 21 NEW ORLEANS 41



LIVE BETTING

Also known as 'in-play' betting, this refers to bets placed during a game. The lines and totals are updated as the game progresses, allowing you to react on the fly. Is a defense looking dominant or a quarterback in the zone? Live betting allows you to get some action in accordingly.

For example, Dallas looks to be in control, up 10-0 on Philadelphia and suddenly, the Dallas quarterback gets hurt. You know the Dallas backup will have a lot of trouble with this Philadelphia defensive unit. Thanks to live betting, you can place a live wager on Philadelphia +3.5.

CASH OUT

This is a live betting feature that allows you to take reduced winnings before a bet has been settled. The amount of money you get back will depend upon the likelihood of the bet winning at the time you are cashing out — so it could be greater or less than the initial stake. For example, you bet on Philadelphia to cover the –18 point spread. Philadelphia jumps out to a 14-0 lead in the first quarter, and instead of sweating out the rest of the game, you decide you want to cash out. Based on the probability of Philadelphia covering the –18 point spread at the time of your cash out, you will have the option to receive a reduced winnings amount before the game is over.



PROP BETS

PLAYER AND GAME

Proposition Bets, or Prop Bets, don't relate to the result of a game but to any number of occurrences that could happen during it. For example, you could bet on a quarterback to throw a certain number of touchdowns or on a running back to run for a certain number of yards. These are also called 'side bets'.

MAHOMES TO THROW OVER 3.5 TOUCHDOWNS -150

ELLIOTT TO RUSH FOR MORE THAN 125 YARDS -165

FUTURE BETS

A future bet relates to the outcome of an event that may not be settled for weeks or even months. For example, in August you could bet on who'll win the Super Bowl in February or who'll be offensive or defensive rookie of the year.

LA RAMS TO WIN SUPER BOWL LIV +450

KYLER MURRAY TO WIN OFFENSIVE ROOKIE OF THE YEAR +200



RESPONSIBLE GAMBLING

At Unibet, we want to make sure you have fun when you gamble. Betting should always be within your means and not negatively impacting you either financially or socially. Never bet more than you can afford to lose and never chase losses.

As an award-winning Responsible Operator, we provide the expertise to guide, advise and keep you playing safe (Council of Compulsive Gambling of Pennsylvania).

If you or a loved one struggle with a gambling problem, there is hope. Whether you cannot seem to stop gambling or betting on fantasy sports from the comfort of your home, treatment and support are readily available. The Council on Compulsive Gambling of Pennsylvania (CCGPA) has helped countless people recover from disordered gambling since its inception. By facilitating access to various programs, services, and other resources, council works to educate the public about this disorder and provide aid to anyone who needs it.

Free hotline – 800-GAMBLER – gives disordered gamblers and their loved ones confidential assistance 24/7. If you call or text this number, know that you will be treated with compassion and understanding. Reaching out for help signifies bravery and strength – not weakness. If you or a loved one struggle with problem gambling, we offer support, treatment, and hope.

For more information, visit pacouncil.com



