

# TIAO ZHAN 挑战之路

A board game that enable players to experience **life journey** from young to mature age and older age. During the life journey, players shall encounter many **challenges, obstacles** and mindful **decision making** is required. Player can learn from the pitfalls or gain from their **positive** investment decision which is helpful for players to see the game end result and may reflect on their life journey through each game played.

 **Result and outcome and inferences are different in each game you play.**

## How to PLAY & WIN

1. Suitable for 2-6 players. Recommended age to play is from 10 years old. Must appoint one player as banker.
2. Each player starts game with cash of \$5,000 from banker.
3. Game is over when 2-4 players reach Box 100 or play until one player remains. **MUST DECIDE ON THIS BEFORE THE GAME STARTS!**
4. Whenever a player passes Salary or Bonus boxes, including "Jump", automatically collect money as stated.
5. Whenever a player makes a purchase or investment decision, the player will be given an Asset Card as a record of their purchase or investment. There are **7 types of Asset Cards**. Player can choose not to purchase or make the investment and thus forgo the "Bonus" benefit.
6. "Jump" indicates sudden smooth progress in life.
7. "Skid" indicates bad luck and set backs in life.
8. If a player steps on special boxes marked "Bonus" or "Penalty", the player will pick up a Bonus or Penalty card. It signify either a successful achievement or pitfall. These events have a monetary value equivalent to \$1,000. This will be inserted in Wealth Card calculation when game ended. It reflects and indicates non-monetary benefit to the player in his/her life journey when computing Wealth Card.
9. Should a player have insufficient cash, each player can use the **Help Line and/or Loans** (Maximum 3 uses) to raise cash to pay expenses/debts, purchase investment assets, or can choose to skip the purchase.
10. Any player who cannot pay his/her expenses or debts shall be declared **bankrupt** and end his/her game.
11. At the end of the game, each player uses the **Wealth Card** to record their cash in hand and record their Asset Cards held with its estimated values. Any assets that were sold must return their Asset Cards to the banker immediately.
12. In the Wealth Card calculation when game ended, player with the highest wealth value of total cash/assets is the winner. **BEFORE THE GAME STARTS, PLAYERS CAN ALSO DECIDE IF "BONUS" OR "PENALTY" SHOULD NOT BE CALCULATED.**

## Assets Card & Its Inherent Risk Or Benefits

- **House Card** (Pay Repair/Gain on divestment)
- **Invest In Shares Card** (Received Dividend/Gain/loss on shares divestment)
- **Health Insurance card** (All hospitalisation cost waived)
- **Car & Insurance Card** (All accident cost waived except repair cost)
- **Assurance Scheme Card** (Saving through Insurance Scheme)
- **Advisor Card** (Receive Advisor fee)
- **Business Owner Card** (Gain/loss from business)

**Player can choose not to buy or invest in the above Assets Cards if landed on the said box and forgo the related expenses/benefits/gain/loss/Bonus attached to nature of each card.**

**When encounter short of money, each player is entitled to maximum 3 Help Lines by throwing dice maximum 3 times in each game: #1, #2, #3 and/or taking loan option if still short of money:**

1. Special grand prize received is \$5,000 if dice throw is "6".
2. Gift receive \$2,500 if dice thrown is "1".
3. Small gift receive \$1,500 if dice thrown is "2 or 5".
4. If dice thrown is "3 or 4" No effect, indicates help is rejected or unsuccessful.
5. Alternatively player can choose to take bank loan "Loan Card" for help. Maximum 3 bank loan only for each player. Repayment of bank loan at the end of game is double the loan amount taken.
6. Bank loan card stated amount of repayment when game ended.

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