



- 1: Thank You! Card
 50: \$1 Million Dollar Bills
 15: Tier 1 Property Cards
 ○ 5 each: Commercial, Industrial, Residential
 9: Tier 2 Property Cards
 ○ 3 each: Commercial, Industrial, Residential
 3: Tier 3 Property Cards
 ○ 1 each: Commercial, Industrial, Residential
 1: Real Estate 'Cash or Crash' Chart Card
 1: Stock Market 'Bull or Bust' Chart Card
 2: Market Dice (Blue, Red)
 3: Red Company Valuation Cubes
 3: Company Stock Valuation Cards
 ○ 1 each: Boom Inc., Feel Good Pharm., Humility Group
 15: Company Stock Certificates
 ○ 5 each: Boom Inc., Feel Good Pharm., Humility Group



SETUP

Separate the components. Group and arrange as shown.



Variant: Liquidity Crunch

For a faster game, players can agree to lower the Bank's starting funds during setup (e.g., \$30 Million).

GAMEPLAY

To win, build the highest net worth by holding the most valuable combination of Cash, Property Cards and Stock Certificates at the end of the game.

The player with the most cash in their wallet goes first.

The game is played in rounds, which follow these steps:

1. Start of Round: The Starting Player takes the two Market Dice and deals one Bill from the Bank to each player.

2. Player Turns: Each player takes one turn. On your turn, you may: buy, sell, or trade Property Cards and Stock Certificates; purchase or cancel property insurance; or skip your turn entirely to save your cash.

3. Market Roll: After every player has taken a turn, the Starting Player rolls both Market Dice. (Refer to the Market Dice table below, or Chart Cards if needed.)

3.1 Blue Die: The Real Estate market reacts.

○ **High Roll:** Players collect dividends (cash) from the Bank for each property they own of the rolled type.

○ **Low Roll:** Foreclose all properties of the rolled type; uninsured properties are returned to the Market, while insured owners must pay their premium to the Bank to save their properties.

3.2 Red Die: Adjust the valuation of the rolled Company.

○ **High Roll:** Increase the valuation by \$1, to the max of \$10.

○ **Low Roll:** Decrease the valuation by \$1, to the min of \$1.

4. Next Round: The role of Starting Player passes clockwise to the next player, and a new round begins.

Reading the Market Dice

The numbers rolled on the blue and red Market Dice correspond to specific Property types and Companies. While included on your Chart Cards, you can also use this table as a quick reference when resolving the Market Roll:

Die Roll	Blue Die (Properties)	Red Die (Companies / Stocks)
1 or 4	Commercial	Boom Inc.
2 or 5	Industrial	Feel Good Pharm.
3 or 6	Residential	Humility Group

GAME END

Play continues until the Bank runs out of money, or all Property Cards and Stock Certificates are sold.

After the final round, the Starting Player rolls and resolves the Market Dice one last time.

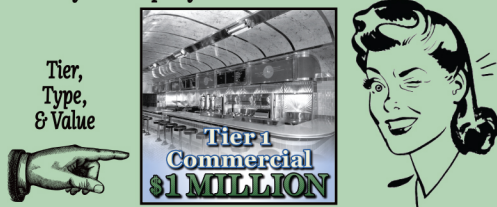
Players calculate their final net worth by adding up their Cash (including any unpaid dividends), Property Cards, and Stock Certificates. (See Scoring.)



PROPERTIES

Build your real estate empire across three types of Property Cards: Commercial, Industrial, and Residential. Each type comes in three tiers; higher tiers cost more but yield larger dividend payouts! (See the chart below.)

Anatomy of a Property Card



Managing Your Portfolio

On your turn, you may buy or sell multiple Property Cards, trade with other players, and purchase or cancel insurance policies for any properties you own.

- **Buy:** If available, pay the Purchase Price to the Bank and take the Property Card from the Market.
- **Sell:** Return the Property Card to the market and collect its Purchase Price in cash from the Bank.
- **Insure:** Tuck the required cash premium under the Property Card. (See the chart below.) To cancel your property insurance, simply take your cash back!

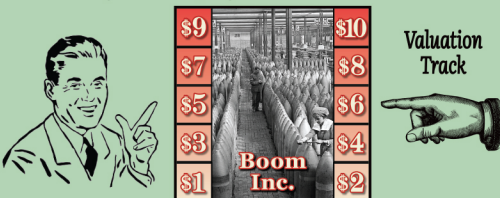
Property Quick Reference

	Tier 1	Tier 2	Tier 3
Purchase Price	\$1 Million	\$3 Million	\$5 Million
Dividends / Premium	\$1 Million	\$2 Million	\$3 Million
End Game Bonus	None	Double	Triple

STOCKS

Invest in the Stock Market across three Companies: Boom Incorporated (weapons), Feel Good Pharmaceuticals, and Humility Group (private prisons).

Anatomy of a Company Card



Use a red cube to track the current valuation of the Company.

Variant: Initial Public Offerings (IPO)

In a standard game, set every Company's starting valuation to \$1. For an advanced game, roll a die to determine each Company's IPO price and launch the Market with varying starting valuations!



Managing Your Portfolio

During your turn, you may trade Stock Certificates with other players, or buy and sell them from the Market at their current valuation. You may buy from or sell to as many Companies as you like, but for any single Company, you cannot do both in the same turn.

○ **Buy:** If available, pay the current valuation to the Bank and take the Stock Certificate(s). Increase that Company's valuation by \$1, to a max of \$10.

○ **Sell:** Return the Stock Certificate(s) and collect their current valuation in cash from the Bank. Decrease that Company's valuation by \$1, to a min of \$1.

Note: Buying or selling multiple Stock Certificates in a single turn only shifts their respective Company's valuation by \$1.

Majority Shareholder

Owning the majority of a Company's Stock Certificates makes you the Majority Shareholder. This doubles the end-game value of your certificates for that Company!

SCORING

To determine the winner, players calculate their final net worth by adding up the total value of their Property Cards, Stock Certificates, and remaining Cash.

Property Cards

Properties are scored based on their tier and whether or not they are insured.

	Tier 1	Tier 2	Tier 3
Value (Without Insurance)	\$1 Million	\$6 Million	\$15 Million
Value (With Insurance)	\$2 Million	\$10 Million	\$24 Million

Stock Certificates

Each Stock Certificate is worth its Company's final valuation (double if you are the Majority Shareholder).

Cash

Add your total remaining cash to your Property and Stock values.

Victory

Compare everyone's final net worth. The player with the highest total net worth wins the game!



CREDITS

Jonai Alvarez
Daniel Pellikka

CEO, Founder, Designer
Founder, Editor

Special thanks to our friends and loving families.

Visit our website!

<https://chillwizardgames.com>



CHILL WIZARD GAMES™

© 2026 Chill Wizard Games. All rights reserved.