

## Jacks or Better 40-20-9-6-5 — large print, front

Cut on the line. Laminate. 5 x 7 in — the large-print version; print this one if the small type is a strain.

# JACKS OR BETTER 40-20-9-6-5

HOLD ORDER · HIGH CARD MEANS J Q K A



**CHECK THE GLASS FIRST** these nine numbers must match your machine

| RF  | SF | 4K | FH | FL | ST | 3K | 2P | JJ+ |
|-----|----|----|----|----|----|----|----|-----|
| 800 | 40 | 20 | 9  | 6  | 5  | 3  | 2  | 1   |

Different numbers? Wrong card. Get yours at [bitsandodds.com/video-poker/cheat-sheet/](https://bitsandodds.com/video-poker/cheat-sheet/)

| READ DOWN. HOLD THE FIRST LINE YOUR FIVE CARDS MAKE. |                                                       | HOLD |
|------------------------------------------------------|-------------------------------------------------------|------|
| 1                                                    | Royal flush                                           | 5    |
| 2                                                    | Straight flush                                        | 5    |
| 3                                                    | Four of a kind                                        | 4    |
| 4                                                    | 4 to a royal flush                                    | 4    |
| 5                                                    | Full house                                            | 5    |
| 6                                                    | Flush                                                 | 5    |
| 7                                                    | Straight                                              | 5    |
| 8                                                    | Three of a kind                                       | 3    |
| 9                                                    | 4 to a straight flush open, 0–2 high cards            | 4    |
| 10                                                   | Two pair                                              | 4    |
| 11                                                   | 4 to a straight flush inside, 0–3 high cards          | 4    |
| 12                                                   | High pair (JJ–AA)                                     | 2    |
| 13                                                   | 3 to a royal flush                                    | 3    |
| 14                                                   | 4 to a flush 0–2 high cards                           | 4    |
| 15                                                   | 4 to a straight open                                  | 4    |
| 16                                                   | Low pair (22–TT)                                      | 2    |
| 17                                                   | 3 to a straight flush 3 ways, 2 high, 4 ways, 1 high  | 3    |
| 18                                                   | 4 to a straight inside, 4 high cards                  | 4    |
| 19                                                   | 3 to a straight flush 2 ways, 2 high, 3 ways, 1 high  | 3    |
| 20                                                   | 4 to a straight inside, 3 high cards                  | 4    |
| 21                                                   | 3 to a straight flush completes 4 ways, no high cards | 3    |
| 22                                                   | 2 to a royal flush except J-T, Q-T, K-T, A-T          | 2    |
| 23                                                   | 4 to a straight inside, 2 high cards                  | 4    |
| 24                                                   | K-Q-J unsuited                                        | 3    |
| 25                                                   | 3 to a straight flush 2 ways, 1 high, 3 ways, 0 high  | 3    |
| 26                                                   | 2 unsuited high cards Q-J, K-Q                        | 2    |
| 27                                                   | 2 to a royal: J-T                                     | 2    |
| 28                                                   | K-J unsuited                                          | 2    |
| 29                                                   | 4 to a straight inside, 1 high card                   | 4    |
| 30                                                   | 2 unsuited high cards A-J, A-K                        | 2    |
| 31                                                   | One high card: J                                      | 1    |
| 32                                                   | 2 to a royal: Q-T                                     | 2    |
| 33                                                   | A-Q unsuited                                          | 2    |
| 34                                                   | One high card Q, A                                    | 1    |
| 35                                                   | 2 to a royal: K-T                                     | 2    |
| 36                                                   | One high card: K                                      | 1    |
| 37                                                   | 3 to a straight flush completes 2 ways, no high cards | 3    |
| 38                                                   | 4 to a straight inside, no high cards                 | 4    |
| 39                                                   | Nothing above — draw five                             | —    |

**This card returns 99.5544%**

Perfect play 99.5599% · gives up 0.0056 points

[bitsandodds.com/video-poker/cheat-sheet/](https://bitsandodds.com/video-poker/cheat-sheet/)

© Voitto Virta LLC

## Jacks or Better 40-20-9-6-5 — large print, back

Cut on the line. Laminate. 5 x 7 in — the large-print version; print this one if the small type is a strain.

### HOW TO USE THIS CARD

#### Four steps

1. Check the nine payouts on the machine against the front of this card. A multi-denomination machine can change payable when you change the denomination.
2. Bet five coins. Every return here assumes it; fewer cuts the royal to a fifth and costs about 1.4% of everything you put in.
3. Go down the front from line 1. Stop at the first line your five cards can make, hold exactly those, and draw.
4. If a line fits two ways, take the one with more high cards; if that ties, the lower cards. Q-J makes more straights than A-K.

#### The two terms

High card means J, Q, K or A — the ranks that pay when they pair up.

Completes N ways counts the ranks that finish a straight. Two ways is open at both ends: 4-5-6-7 takes a 3 or an 8. One way is a gutshot, and so is A-K-Q-J.

#### What this card is worth

Followed exactly, this card returns 99.5544% of everything you bet on 40-20-9-6-5, against 99.5599% for perfect play. It gives up 0.0056 points — one five-coin bet every 17,895 hands, or 4.2 cents an hour at quarters and 600 hands an hour.

No exceptions and no footnotes: a line earned its place or it is not here, which is why that is one number and not a range. Measured, not simulated, over all 2,598,960 deals against a solved table of every Jacks or Better hand.

#### Never hold these

- 3 to a flush

**800-40-20-9-6-5-3-2-1**

[bitsandodds.com/video-poker/cheat-sheet/](https://bitsandodds.com/video-poker/cheat-sheet/)

Per coin at five coins bet · generated 2026-09-22

© Voitto Virta LLC

Jacks or Better 40-20-9-6-5 — standard, front

Cut on the line. Laminate. 4 x 6 in — a photo laminating pouch, the cheapest size there is.

JACKS OR BETTER 40-20-9-6-5

HOLD ORDER · HIGH CARD MEANS J Q K A

♥♦♠♣

CHECK THE GLASS FIRST these nine numbers must match your machine

|     |    |    |    |    |    |    |    |     |
|-----|----|----|----|----|----|----|----|-----|
| RF  | SF | 4K | FH | FL | ST | 3K | 2P | JJ+ |
| 800 | 40 | 20 | 9  | 6  | 5  | 3  | 2  | 1   |

Different numbers? Wrong card. Get yours at [bitsandodds.com/video-poker/cheat-sheet/](https://bitsandodds.com/video-poker/cheat-sheet/)

READ DOWN. HOLD THE FIRST LINE YOUR FIVE CARDS MAKE.

HOLD

|    |                                                       |   |
|----|-------------------------------------------------------|---|
| 1  | Royal flush                                           | 5 |
| 2  | Straight flush                                        | 5 |
| 3  | Four of a kind                                        | 4 |
| 4  | 4 to a royal flush                                    | 4 |
| 5  | Full house                                            | 5 |
| 6  | Flush                                                 | 5 |
| 7  | Straight                                              | 5 |
| 8  | Three of a kind                                       | 3 |
| 9  | 4 to a straight flush open, 0–2 high cards            | 4 |
| 10 | Two pair                                              | 4 |
| 11 | 4 to a straight flush inside, 0–3 high cards          | 4 |
| 12 | High pair (JJ–AA)                                     | 2 |
| 13 | 3 to a royal flush                                    | 3 |
| 14 | 4 to a flush 0–2 high cards                           | 4 |
| 15 | 4 to a straight open                                  | 4 |
| 16 | Low pair (22–TT)                                      | 2 |
| 17 | 3 to a straight flush 3 ways, 2 high, 4 ways, 1 high  | 3 |
| 18 | 4 to a straight inside, 4 high cards                  | 4 |
| 19 | 3 to a straight flush 2 ways, 2 high, 3 ways, 1 high  | 3 |
| 20 | 4 to a straight inside, 3 high cards                  | 4 |
| 21 | 3 to a straight flush completes 4 ways, no high cards | 3 |
| 22 | 2 to a royal flush except J–T, Q–T, K–T, A–T          | 2 |
| 23 | 4 to a straight inside, 2 high cards                  | 4 |
| 24 | K–Q–J unsuited                                        | 3 |
| 25 | 3 to a straight flush 2 ways, 1 high, 3 ways, 0 high  | 3 |
| 26 | 2 unsuited high cards Q–J, K–Q                        | 2 |
| 27 | 2 to a royal: J–T                                     | 2 |
| 28 | K–J unsuited                                          | 2 |
| 29 | 4 to a straight inside, 1 high card                   | 4 |
| 30 | 2 unsuited high cards A–J, A–K                        | 2 |
| 31 | One high card: J                                      | 1 |
| 32 | 2 to a royal: Q–T                                     | 2 |
| 33 | A–Q unsuited                                          | 2 |
| 34 | One high card Q, A                                    | 1 |
| 35 | 2 to a royal: K–T                                     | 2 |
| 36 | One high card: K                                      | 1 |
| 37 | 3 to a straight flush completes 2 ways, no high cards | 3 |
| 38 | 4 to a straight inside, no high cards                 | 4 |
| 39 | Nothing above — draw five                             | — |

This card returns 99.5544%

Perfect play 99.5599% · gives up 0.0056 points

[bitsandodds.com/video-poker/cheat-sheet/](https://bitsandodds.com/video-poker/cheat-sheet/)

© Voitto Virta LLC

## Jacks or Better 40-20-9-6-5 — standard, back

Cut on the line. Laminate. 4 x 6 in — a photo laminating pouch, the cheapest size there is.

### HOW TO USE THIS CARD

#### Four steps

1. Check the nine payouts on the machine against the front of this card. A multi-denomination machine can change payable when you change the denomination.
2. Bet five coins. Every return here assumes it; fewer cuts the royal to a fifth and costs about 1.4% of everything you put in.
3. Go down the front from line 1. Stop at the first line your five cards can make, hold exactly those, and draw.
4. If a line fits two ways, take the one with more high cards; if that ties, the lower cards. Q-J makes more straights than A-K.

#### The two terms

High card means J, Q, K or A — the ranks that pay when they pair up.

Completes N ways counts the ranks that finish a straight. Two ways is open at both ends: 4-5-6-7 takes a 3 or an 8. One way is a gutshot, and so is A-K-Q-J.

#### What this card is worth

Followed exactly, this card returns 99.5544% of everything you bet on 40-20-9-6-5, against 99.5599% for perfect play. It gives up 0.0056 points — one five-coin bet every 17,895 hands, or 4.2 cents an hour at quarters and 600 hands an hour.

No exceptions and no footnotes: a line earned its place or it is not here, which is why that is one number and not a range. Measured, not simulated, over all 2,598,960 deals against a solved table of every Jacks or Better hand.

#### Never hold these

- 3 to a flush

800-40-20-9-6-5-3-2-1

[bitsandodds.com/video-poker/cheat-sheet/](https://bitsandodds.com/video-poker/cheat-sheet/)

Per coin at five coins bet · generated 2026-09-22

© Voitto Virta LLC