

## The Stockmarket Game of Insider Trading

# Game Rules



45 mins



2 - 5



13+

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Stockpile is a fast-paced economic game of corporate investments, insider trading, and market manipulation. Each player acts as a private investor with the goal of amassing the greatest net worth.

## Objective

The player with the most money at the end of the game wins.

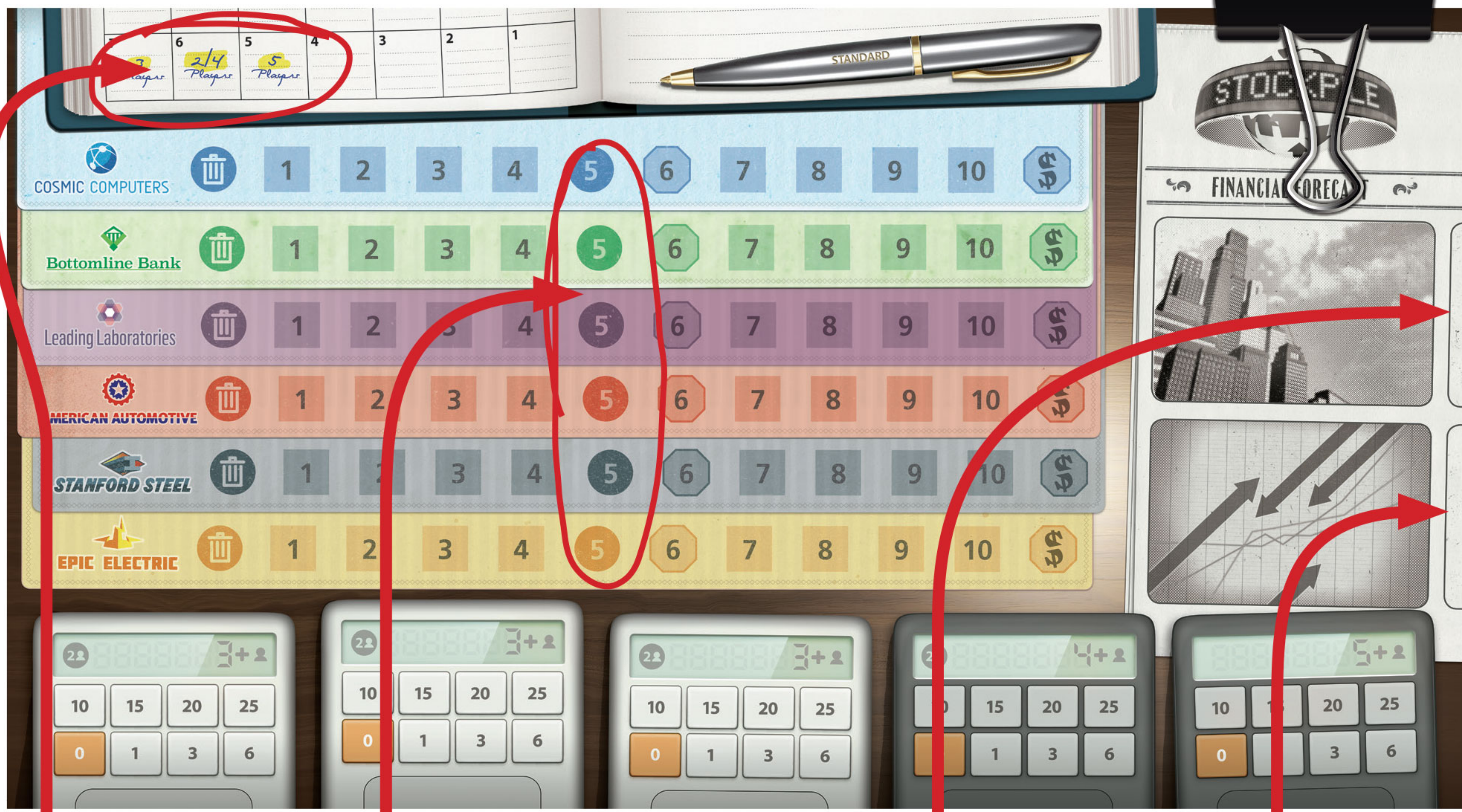
## Setup

- 1 Pass out a **Bidding Meeple**, **Player Board**, and **\$20,000** in **Currency Cards** (three \$5K and five \$1K bills) to each player. Place the remaining currency cards next to the board.
- 2 Place the **Turn Marker** on the calendar space on the game board that corresponds to the number of players.
- 3 Place a **Stock Ticker** on the starting values of each stock, indicated by darkened circles.
- 4 Shuffle and place the **Company Cards** and **Forecast Cards** next to the board in separate piles.
- 5 Pull out one of each of the six different stock cards from the **Market Deck** and deal one to each player. Each player places this stock face down in the **Stock Portfolio** spot of the player board. This stock functions normally as other stock obtained during the game. Place any extra cards back in the **Market Deck**, shuffle and place it next to the board face-down.
- 6 The game begins with the player who paid the most for their previous meal. Give him/her the **First Player Token**.

Figure 1 –  
Game setup  
for five players



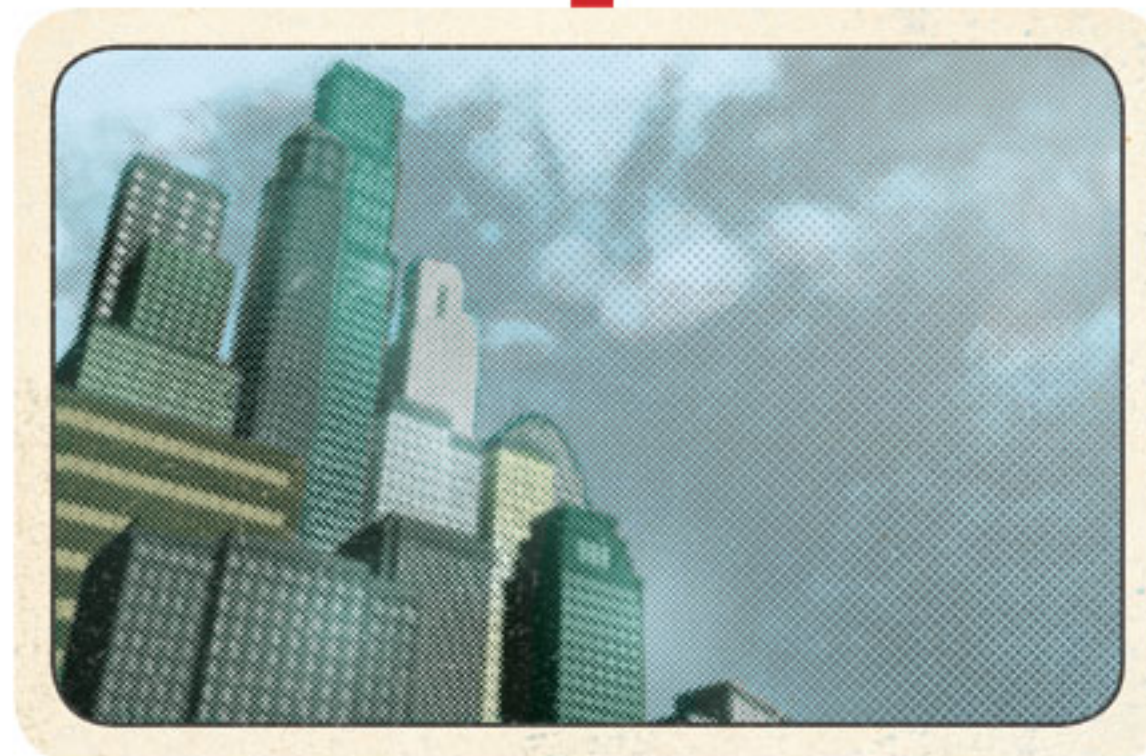




TURN MARKER  
(1)



STOCK TICKERS  
(6)



COMPANY CARDS  
(6)



FORECAST CARDS  
(6)



PLAYER BOARDS  
(5)



BIDDING MEEPLES  
(7)



CURRENCY CARDS  
(96)



FIRST PLAYER TOKEN  
(1)



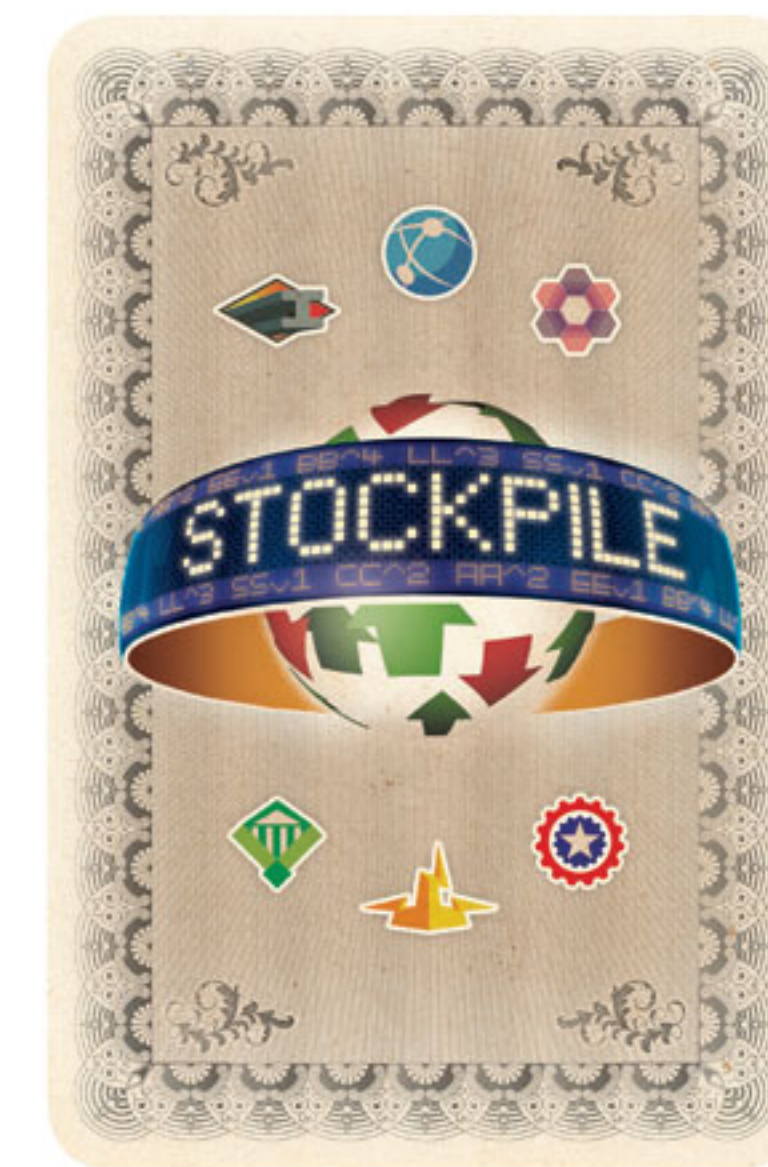
STOCK CARDS  
(10x6 KINDS=60)



TRADING FEE CARDS  
(4x3 KINDS=12)



ACTION CARDS  
(4x2 KINDS=8)



MARKET DECK  
(80)



## The Round

Stockpile is played over several rounds based on the number of players (see Figure 1). Play begins with the player with the First Player Token and continues clockwise. At the end of each round, pass the First Player Token to the next player on the left.

Each round consists of six phases:

1. **Information Phase**
2. **Supply Phase**
3. **Demand Phase**
4. **Action Phase**
5. **Selling Phase**
6. **Movement Phase**



Figure 2 - Turn Marks shows the number of rounds based on the number of players.

The number of rounds played is based on the number of players as indicated on the board. The Turn Marker tracks the number of rounds left in the game.

### 1. Information Phase

During the Information Phase, each player receives a Company Card and a Forecast Card.

Company Cards are paired with Forecast Cards to indicate the movement of a stock's value. Stock value movement takes place at the end of the round during the Movement Phase.

*Example: In Figure 4, the American Automotive Company Card is paired with the +2 Forecast Card. Therefore, during the Movement Phase, American Automotive stock value will increase by two.*

#### Information Phase Steps

1. Deal one Company Card and one Forecast Card to each player.

**Note: Each player should look at his/her cards and keep them hidden. The cards provide insider information that should be used to make decisions during the Demand and Selling Phases before stock prices change in the Movement Phase.**



Figure 3 - Company and Forecast Cards dealt to each player.

2. Place one Company Card and one Forecast Card **face-up** on the board. This stock value change is public information.
3. Pair any remaining Company Cards with Forecast Cards and place the pairs in separate piles face-down next to the board.

**Note: These cards will be used at the end of the round during the Movement Phase.**

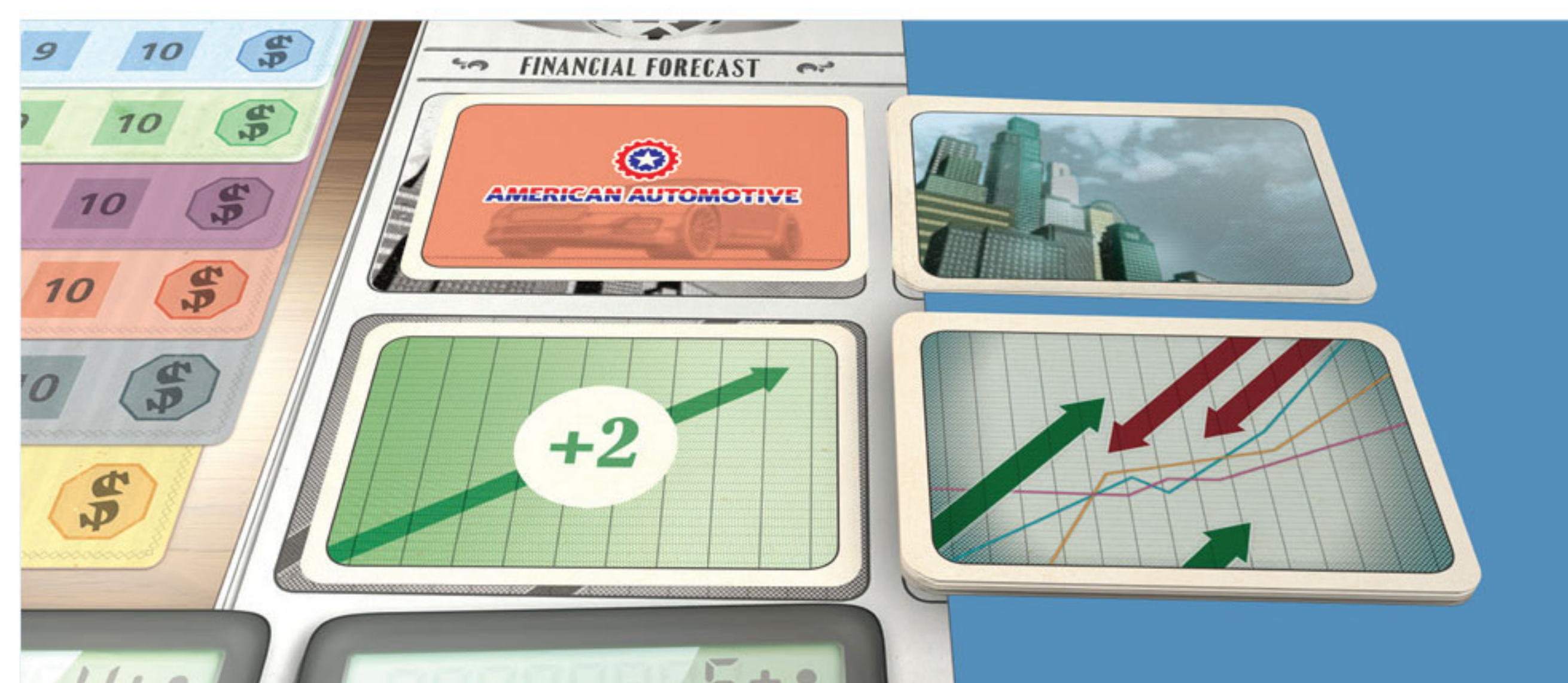


Figure 4 - Placement of remaining face-up and face-down Company Cards and Forecast Cards.

For a three-player game, two pairs will be placed face-down. For a four-player game, one pair will be face-down. No pairs will remain for a five-player game.

### 2. Supply Phase

During the Supply Phase, players place cards into **Stockpiles**. These cards may be shares of company stock, trading fees, or action cards. Stockpiles represent the market supply, and they are bid on and obtained during the Demand Phase.

#### Supply Phase Steps

1. Flip **one** card from the Market Deck **face-up** to start building each Stockpile. Stockpiles are formed under the calculators at the bottom of the board. The number of Stockpiles in each game is equal to the number of players.
2. Deal **two** cards from the Market Deck to each player. Players must keep these cards separate from any obtained earlier in the game.
3. In turn order, each player places both of their two cards in any Stockpile(s) in the game. **One card is placed face-up and one card is placed face-down.**



**Note:** The cards can either be placed in the same Stockpile or different Stockpiles. Cards may not be placed in the 4 or 5 player Stockpiles if there are not enough players in the game. Be sure to fan the cards out so everyone can see how many cards are in each Stockpile.

Once all players have added their cards to the Stockpiles, bidding begins in the Demand Phase.



Figure 5 - Cards are placed in Stockpiles.

### 3. Demand Phase

The Demand Phase is when players acquire a Stockpile built during the Supply Phase. The **Bidding Track** represents the demand or the value to be paid in money for the corresponding Stockpile at the end of the phase.

#### Demand Phase Steps

1. In turn order, each player places his/her Bidding Meeple on an open number of any Bidding Track they choose, including those tracks with bids already on them so long as the bid increases.

**Note:** A player may not bid more money than they currently have. How much money a player has is public knowledge.

2. If, and only if, a player is outbid by another player (i.e., another player placed his/her Bidding Meeple farther along the same Bidding Track), then the outbid player picks up their Bidding Meeple and re-bids on their next turn.

**Note:** The re-bid occurs only after all players have had the chance to bid once. If multiple players outbid each other, re-bids proceed in clockwise order. The re-bid may be placed on the same Bidding Track or a different one. If there are no further open spots on a Bidding Track, then that Bidding Track is locked: the maximum bid is \$25,000. You cannot underbid or match another player's bid.

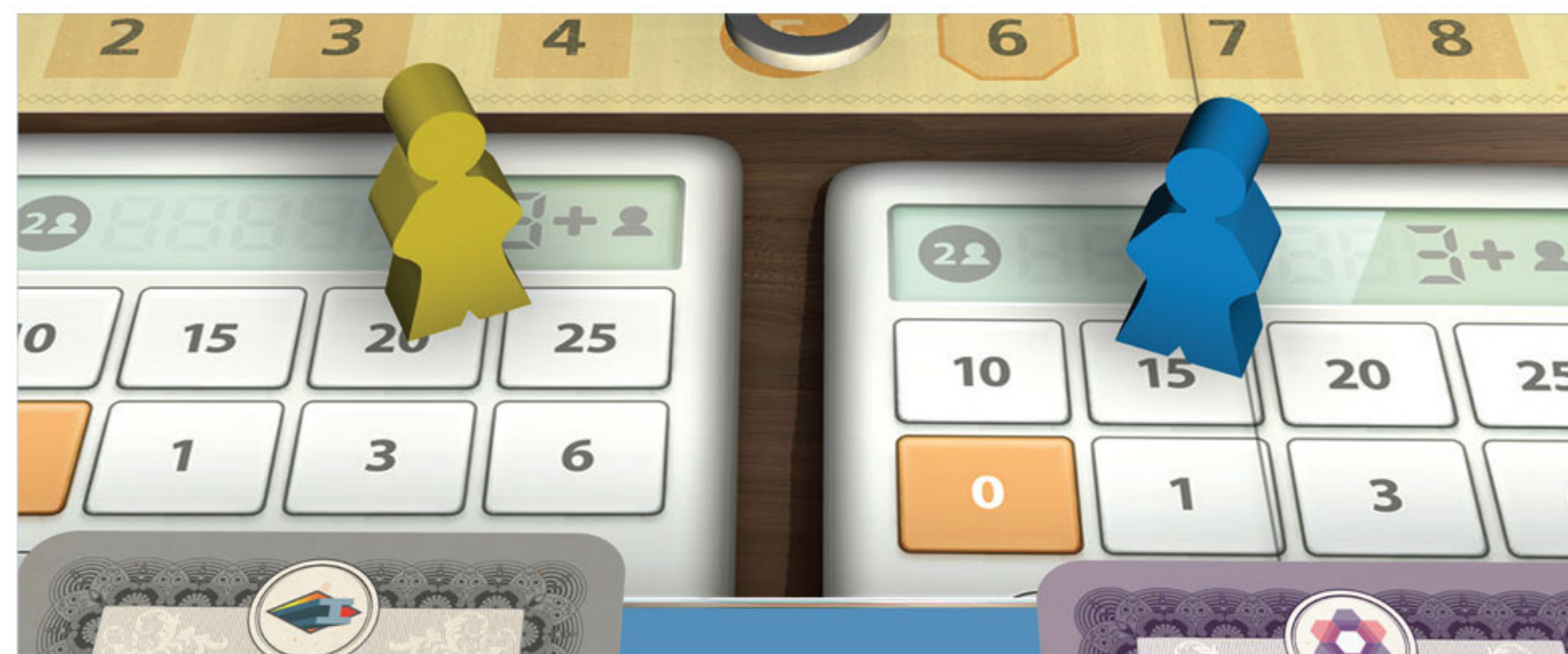


Figure 6 - Bidding Meeples placed on Bidding Tracks.

3. Bidding continues until all Bidding Tracks have one Bidding Meeple on it.
4. Players pay the bank the amount of their bid, collect their Bidding Meeple, and pick up all of the cards in the Stockpile they purchased.
5. If a player's Stockpile contained a Trading Fee Card, the player pays the bank the amount listed. Once paid, Trading Fee Cards are placed face-up in the discard pile next to the Market Deck.



Figure 7 - Trading Fee Cards.

**Note:** If players do not have the funds to pay for the trading fee, they must keep the card, placing it face-up in front of them. Any trading fees held this way must be paid immediately upon receiving enough money.

6. Place the remaining cards obtained in the Stock Portfolio section of the Player Board face-down.

**Note:** Stock cards obtained during the game should be kept secret from other players. A player may look at which stocks he/she has at any time.



Figure 8 - Stock cards are placed face-down on the Stock Portfolio section of the Player Board.



## 4. Action Phase

In the Action Phase, players manipulate the markets using action cards.

### Action Phase Steps:

1. In turn order, each player uses all Action Cards obtained during the previous Demand Phase, afterwards placing them face-up in the discard pile.

**Stock Boom!** – for each Stock Boom, a player chooses one stock and moves the value up by two.

**Stock Bust!** – for each Stock Bust, a player chooses one stock and moves the value down by two.

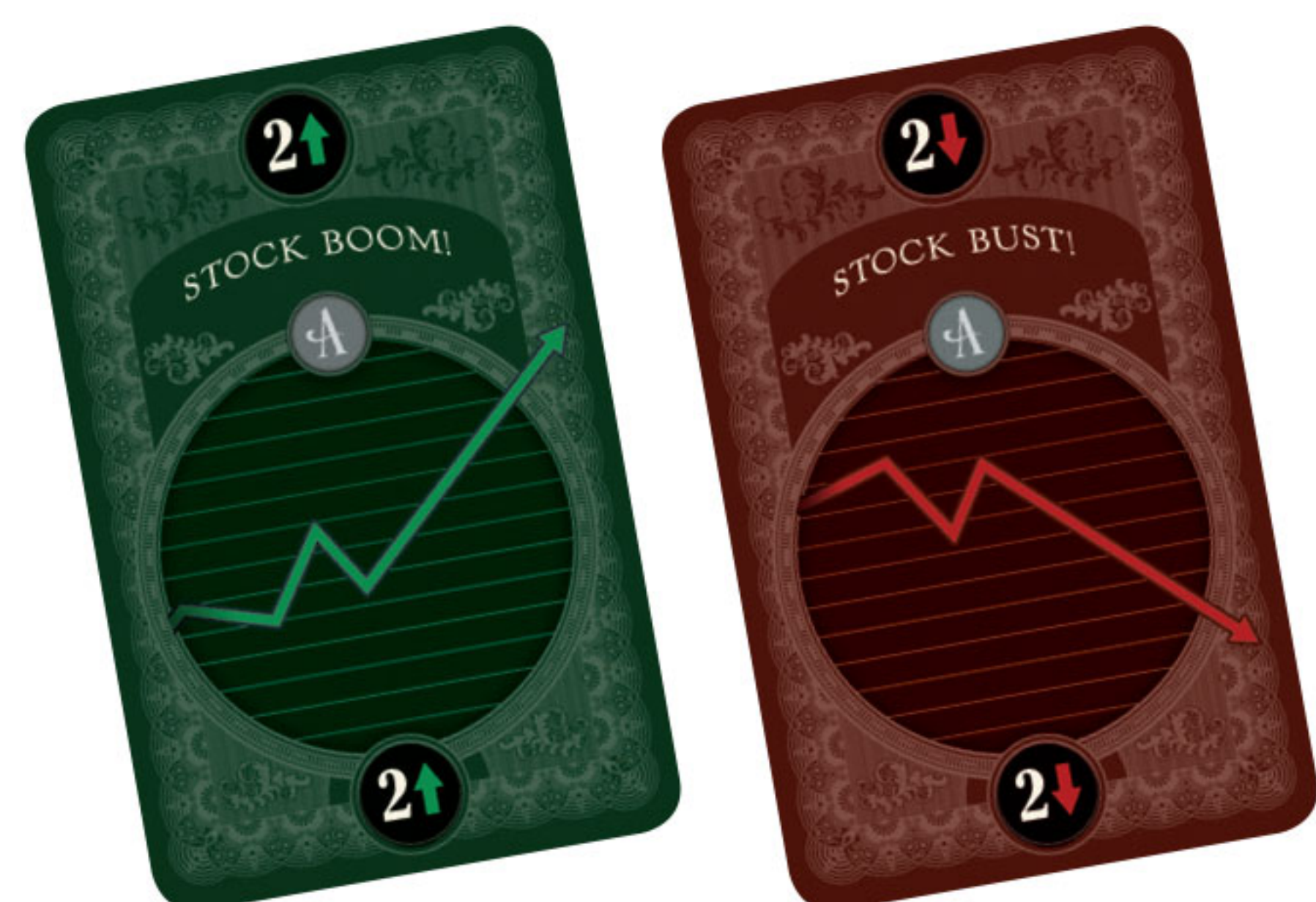


Figure 9 - Action Cards are denoted with an "A."

**Note:** A player must select one stock and increase/decrease its value. If a stock's value reaches the **Stock Split or Bankruptcy space**, follow the rules found under the Movement Phase. Action Cards must be played during the same round which they were obtained.

## 5. Selling Phase

The Selling Phase gives players an opportunity to sell any shares of stock that they currently own. They should use the knowledge from the Information Phase to know if and what stocks to sell.

### Selling Phase Steps

1. In turn order, players may sell any number of stocks that they have obtained by placing them face-up in the discard pile and collecting money from the bank equal to the stock's current value for each stock.

**Note:** Stocks sold from a player's Split Portfolio pay two times the value of the stock. Players may alternatively move a stock from their Split Portfolio back to their regular Stock Portfolio to receive one times the current value of a stock from the bank. This represents selling only one stock from a split stock. See Movement Phase: Stock Splits for more information on split stocks.

## 6. Movement Phase

During the Movement Phase, stock values move according to the Company and Forecast Cards dealt during the Information Phase.

### Movement Phase Steps

1. In turn order, players reveal their Company Cards and Forecast Cards and move the stock values accordingly.
2. Move the remaining stock values according to the face-up and face-down pairs of Company Cards and Forecast Cards on top of and next to the board. **All stocks will be affected every round.**
3. The Forecast Card labeled "\$\$" means a company pays out dividends. The stock value does not change. Instead, each player immediately receives \$2,000 for each share of that company's stock in his/her portfolio.

**Note:** A player will receive twice the dividends for stock in his/her Split Portfolio. A player must reveal shares of stock to receive the dividends for it. He/she may choose not to collect on some or all of that stock to avoid revealing how many shares they have.

### Stock Splits

If a stock's value ever increases to more than 10, the stock splits. A stock split effectively doubles your existing shares for that stock.

When a stock splits, all players who have stock of that type in their portfolio will reveal it and move it to their Split Portfolio face-down.

If the increase causes the stock's value to land exactly on the Stock Split space, then the value of the stock returns to 6.

If the stock's increase would move the value further than the Stock Split space, reset the value of the stock to 6 and continue to increase the stock's value.

*Example: Epic Electric's stock value was listed at 9, and its Company Card was paired with the +4 Forecast Card this round. Epic Electric reaches the Stock Split space by using only two of its +4 movement. The stock value resets to 6 and continues to increase for the remainder of its move. Thus, Epic Electric's stock value would be set to 8 as a result of this movement.*

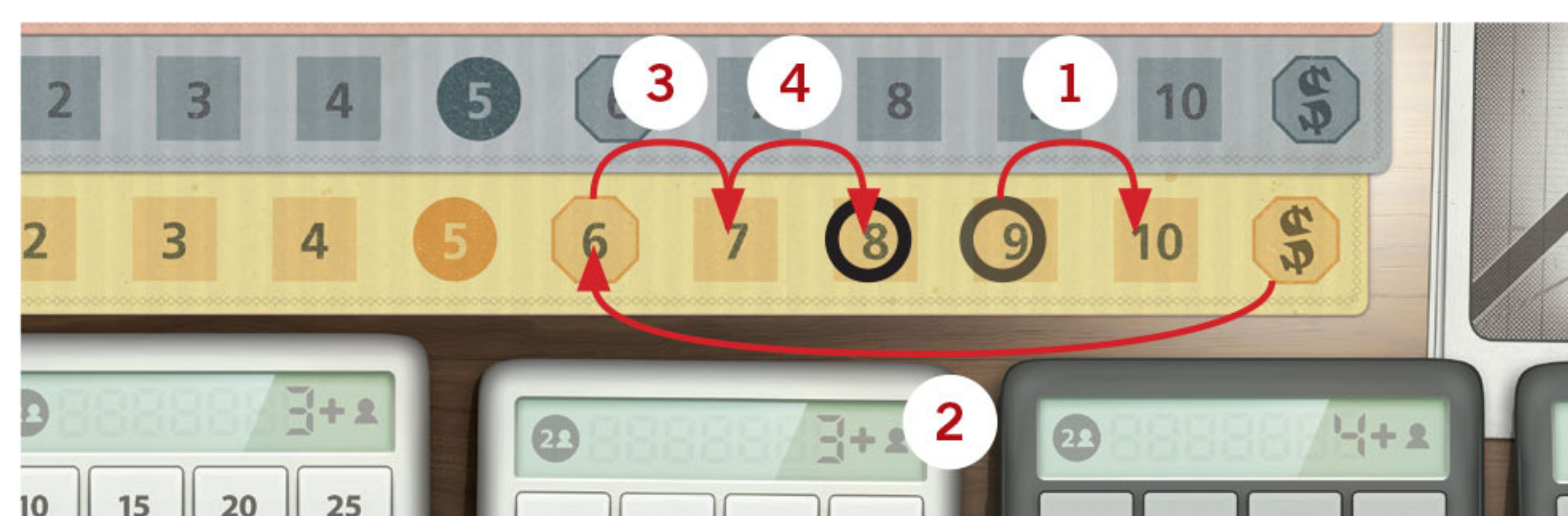


Figure 10 – Stock ticker movement during a Stock Split.



Any new stock obtained after the stock split goes in a player's regular Stock Portfolio, not the Split Portfolio. **If a player already owns a stock in his Split Portfolio and that stock splits again later in the game, then that player receives \$10,000 in Currency Cards for each share of that stock in their Split Portfolio. The stock then remains in the Split Portfolio.**

### Bankruptcy

If a stock's value ever moves below 1 on a turn, it **immediately** goes bankrupt. All players discard all stock of that kind that they own, including any stocks in their Split Portfolio. Return the stock's price to the starting value of 5.

## The Round End

The round ends after the Movement Phase. If the Turn Marker is not yet on the right-most spot of the calendar, move it one spot to the right. Pass the First Player Token one player to the left, and start another round.

If the Turn Marker was already on the right-most spot of the calendar then the game is over. Continue on to The Game End.

## The Game End

The game ends at the end of the final Movement Phase. Any cards leftover in the Market Deck will not be used in this game.

### Game End Steps

1. All players reveal how many shares of stock they own for each company to determine the **majority shareholders**. A majority shareholder is the player with the most stock in any company.

**Note: Shares in player's Split Portfolios count as double when determining majority shareholders.**

The majority shareholders of each company receive a bonus of \$10,000. If there is a tie, **all** tied players receive \$5,000.

2. Each player then sells back their shares at a price equal to the final value of the stock.

**Note: Again, any shares in players' Split Portfolios count as double.**

3. Add up each player's Currency Cards. The player with the most money, and thus the greatest net worth, wins.

## 2-Player Variant Rules

We suggest playing Stockpile at least once with more than two players before trying the 2-Player Variant. The 2-player variant plays similar to a 4-player game. However, there are a few changes to the round's phases.

### Setup

Each player will start with \$30,000 in money, instead of \$20,000, and still receive only one starting stock. Each player also receives 2 Bidding Meeples (red or blue).

### Information Phase

Each player is randomly dealt two pairs of Company Cards and Forecast Cards.

**Note: Keep them in separate piles. These cards may not be swapped or substituted with each other.**

The remaining two pairs of Company Cards and Forecast Cards are both placed face-down next to the game board. These pairs will take effect each round, but neither player will know that effect until the cards are revealed during the Movement Phase.

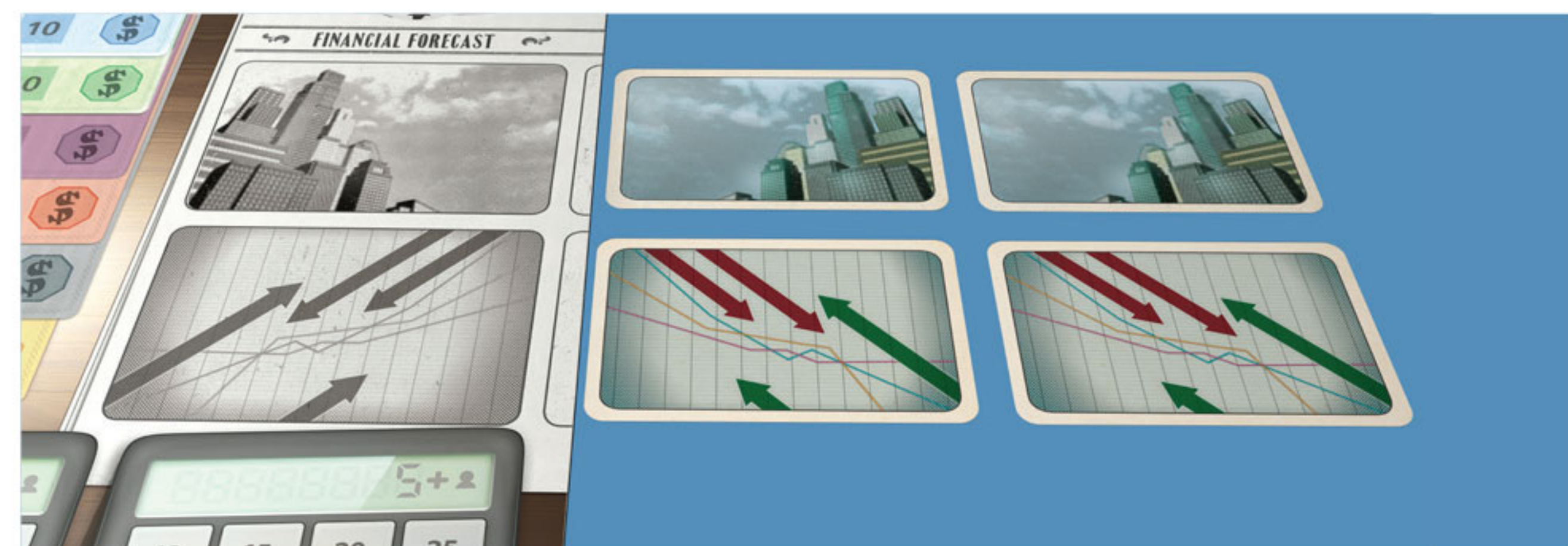


Figure 11 – Two pairs of Company Cards and Forecast Cards placed face-down.

### Supply Phase

Randomly place one card from the Market Deck face-up on the first four Stockpiles, which are marked with the 2-Player symbol.

Each player draws two cards from the Market Deck. Each player places these cards, one face-up and the other face-down. Repeat this step one more time, so that each player places four cards in the Stockpiles.

**Note: Players must place their first two cards before receiving their second two cards.**

### Demand Phase

Players alternate placing their Bidding Meeples on an available space of the Bidding Tracks.

All Bidding Meeples must be placed before any re-bidding occurs.

A player may not place a Bidding Meeple on a Bidding Track that already contains their other Bidding Meeple.



Players continue to alternate re-bidding until all Bidding Meeples are on a separate Bidding Track, but it is possible for a player to bid twice in a row.

If both of a player's Bidding Meeples have been out-bid, then that player may choose either Bidding Meeple to re-bid with first.

**Note: The combined bids of both Bidding Meeples may not exceed the total money that player currently has.**

## Expansions

We strongly suggest not playing with the Investors expansion or the "Advanced" side of the board for your first game. It is helpful to realize the worth of Stockpiles in the Demand Phase without having the investor abilities take effect.

### Advanced Board Expansion

When playing with the second side of the board, each stock follows a different value track. If a stock goes bankrupt, return the value of that stock back to its original starting position, the darkened circle. If a stock splits, return the value of that stock to the value in the octagon. Stanford Steel is unique in this version because it pays additional dividends based on dollar signs (\$) on its stock value track. As it passes or lands on these squares as part of a **positive** value change (from left to right), each player receives \$1,000 in dividends per dollar sign for each Stanford Steel stock in his/her possession. Don't forget to multiply for split stock.



Figure 13 – Advanced Board.

### Investor Expansion

Investor Cards determine a player's starting money in place of the normal \$20,000 and give each player a unique ability to use throughout the game.

Deal **two** Investor Cards to each player to begin the game.

Each player picks one investor and returns the other to the box.



Figure 14 – Investor Cards.

**Note: All investor abilities occur in turn order in each phase.**

*Example: Wise Warren started the round. Before the Demand Phase begins, he looks at all face-down cards in a single Stockpile. Maverick Mark goes next, and he uses his ability to move a face-down card from another Stockpile onto the one that Wise Warren just viewed.*

Abilities that trigger during the action phase are done on a player's turn, and can be performed before or after playing Action Cards obtained on that turn.

### 2-Player Investor Expansion Clarifications

Investors can be used when playing the 2-player variant, but a few clarifications are needed.

Each player is dealt four Investor Cards and chooses two to keep.

When determining starting money, combine the values listed below for both chosen investors:

<b>Billionaire Bill</b>	<b>\$35K</b>	<b>Golden Graham</b>	<b>\$6K</b>
<b>Broker Bernie</b>	<b>\$16K</b>	<b>Maverick Mark</b>	<b>\$22K</b>
<b>Crazy Cramer</b>	<b>\$12K</b>	<b>Mayknow Martha</b>	<b>\$20K</b>
<b>Discount Donald</b>	<b>\$4K</b>	<b>Secret Stuart</b>	<b>\$16K</b>
<b>Dividend Deborah</b>	<b>\$14K</b>	<b>Wise Warren</b>	<b>\$23K</b>

### Investor Abilities

**Note: If a single player has two investors with abilities which both occur during the same phase, that player may choose in which order to perform the abilities.**

**Discount Donald** – His power only applies to both of his Bidding Meeples.

**Golden Graham** – His ability occurs for all stock owned, regardless of the Bidding Meeple which acquired it.

**Mayknow Martha** – Her power only affects only one pair of Insider Information.

**Secretive Stuart** – His power applies to both sets of cards placed during the Supply Phase each round.



## Investor Abilities



### *Billionaire Bill*

No abilities. Begins the game with the most money.



### *Broker Bernie*

Trading fees are a bonus. If you pick up a trading fee at the end of the Demand Phase, instead gain that amount in currency immediately after paying for the Stockpile.

**Note: You must have enough money to pay for the Stockpile before gaining any money from your investor benefit.**



### *Crazy Cramer*

On your turn during the Action Phase, you may move the value of a single stock up by 1 or down by 1.



### *Discount Donald*

You pay one space value less than your Bidding Meeple's position on the Bidding Tracks for Stockpiles.

*Example: If you bid \$10k for a Stockpile, you instead pay \$6k.*



### *Dividend Deborah*

At the end of each round, you may declare additional dividends of \$1,000 per share for a company of your choice. This benefits all players with stock for that company.



### *Maverick Mark*

Before the Demand Phase begins, you may move one card to a different Stockpile.

**Note: This ability may be used to cause a Stockpile to have 0 cards.**



### *Golden Graham*

For each stock that you sell, you gain \$1,000 extra.

**Note: This ability still works at the end of the game. Don't forget to double for split stocks.**



### *Mayknow Martha*

At any time during the Demand Phase, you may look at another player's Company Card and Forecast Card. You may do this only once per round.

**Note: In a game with less than five players, you have the option to look at one face-down pair of information instead of another player's cards.**



### *Secretive Stuart*

During the Supply Phase, you may place both of your cards face-down.



### *Wise Warren*

Before the Demand Phase, you may look at all face-down cards in a single Stockpile.



## Very Important Gamers

### AEPi Beta Epsilon



Congratulations to our former president Brett Sobol & team! We look forward to bolstering our chapter's board game tradition with Stockpile.

### Ken (PhilGAMethropist) Franklin



<http://www.facebook.com/gamecavevicksburg>

I loved StockPile ever since Seth showed it to me at ProtoSpiel Michigan. I Play to Grin!

### Madison Board Game Entourage



<https://www.facebook.com/groups/MadisonBoardGameEntourage/>

Connecting gamers with other gamers to play games.

### RRRRIP

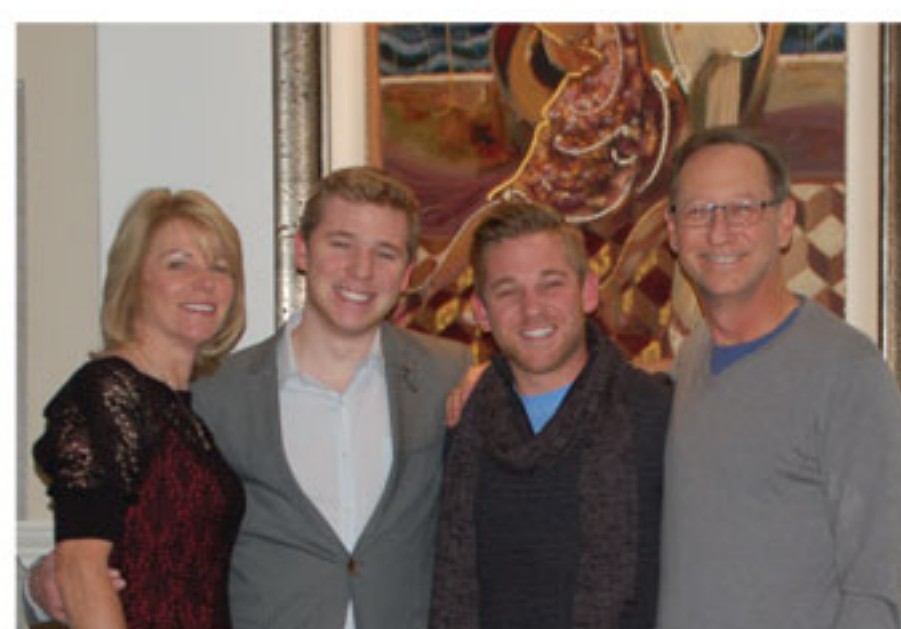


This game sounded really sweet. I backed it. You should back it, too. Play it. A lot.

### VMatt



### The Wilkie Family



Early backer of Stockpile!! We are looking forward to your continued success.

### Chad Kerst

Congratulations Brett and Seth! I couldn't be any more proud of you two. I can't wait to see what you come up with next.

### Denny Lau

<http://boardgamegeek.com/geeklist/170637/punch-board-detective>

Congratulations on Kick Starting a wonderful game! Stockpile deserves to be on a larger market.

### Jason Quey

[www.fantasytradeworld.com](http://www.fantasytradeworld.com)

Congrats guys! I know it takes a lot to get where you are; now keep pressing forward! Excited to see what new opportunities open up for you!

### The Maxey Family

We are a game family and are excited to try this one out! Maybe we can even get Dad to play!! Way to go! Can't wait!

### Lee K.

[www.facebook.com/thetimelesscreations](http://www.facebook.com/thetimelesscreations)

Thank you for providing an awesome game for all of us to enjoy! I look forward to sharing this game with friends and family.

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## Credits

Game design: Seth Van Orden

Game development: Seth Van Orden and Brett Sobol

Illustration: Jacqui Davis

Graphic Design and illustration: Ian O'Toole

We would like to give special recognition to Ian O'Toole and Jacqui Davis for Stockpile's outstanding artwork and design. We would also like to thank Tania Van Orden and Tessa Duncan for their endless support and constructive skepticism. Lastly, we would like to thank all of our mentors, friends, fellow designers, and playtesters for their immeasurably important effort and feedback.

Happy Gaming,

Brett and Seth

### *Contributors, Playtesters, and Honorable Mentions*

Jeff and Katie Butler, Ammon, Cristina, Cayden, and Oliver Van Orden, Alvin, Tammy, Miriam, Henry, Eliza, Clarissa, and Gideon Van Orden, Quince Van Orden, Reta Van Orden, Carey, Robert and Slate Daniels, Garr, Sally, Aalya and Jude Van Orden, Joseph, Jenny, Ben, Bryant, Kate, and Andrew Van Orden, Clinical Informatics at Epic, Vardimir, Jarinu, JavaJoe96, Iwdgames, spikedone, Pard, twinfreak, McAxel, sufertashu, xmanden, Boardgame Corner, Protospiel, James Mathe, Jamey Stegmaier, Stonemaier Games, Board Knight, Keith Matejka, Kane and Carrie Klenko, Marissa McConnell, Evan Kershner, Taylor Ekena, Chris Ridgeway, Byron Porter, Chris Hansen, Nerdland Games, The Purple Pawn, The Chalk, Shaun and Natasha Hartman, Eric Summerer, Randy White, Mark Streed, Justin Schaffer, Chad Uecker, Conclave of Gamers, Reunion Gamers, Matthew Ward, Edward Bacher, Dustin Hatchett, Jill Kerst, Kevin, Terrll, and Tracy Brobst, Austin and Stephanie Secrist.





## Rules Summary

### Setup

- Each player starts with \$20,000 and one randomly dealt stock.
- Pass out the First Player Token.
- Shuffle Market Deck (Action Cards, Trading Fee Cards, and remaining Stock Cards).

### 1. Information Phase

- Each player receives one Company Card and one Forecast Card.
- Flip one pair (Company Card and Forecast Card) face-up.
- Place remaining pair(s) face-down.

### 2. Supply Phase

- Place one card from the Market Deck face-up on each Stockpile.
- Deal two cards from the Market Deck to each player.
- Each player places one card face-up and one face-down on the Stockpile(s) of his/her choice.

### 3. Demand Phase

- Players take turns bidding on Stockpiles until each Stockpile has only one Bidding Meeple.
- Players pay their bids, collect cards, and pay any trading fees.

### 4. Action Phase

- Players play all action cards received during the Demand Phase.

### 5. Selling Phase

- Players can sell any stock that they own (split stocks sell for double the current price).

### 6. Movement Phase

- Players reveal all pairs of Company Cards and Forecast Cards and move the stock values appropriately, taking into account stock splits and bankruptcy.
- \$\$ Forecast Card indicates a \$2,000 dividend is paid for each share a player owns and elects to show.

### 6. Round End

- Move the Turn Marker to the right and First Player Token to the left.
- If the Turn Marker was already on the right-most spot of the calendar then the game is over. Continue on to The Game End.

### Game End

- Determine majority shareholders (\$10,000 for a single majority owner and \$5,000 for all tied).
- Sell all stock at final values.
- Total each player's currency. Player with the most currency wins.

