

**REVISION HISTORY**  
**CONNECTICUT AMENDMENT OF OFFICIAL LUCKY FOR LIFE GAMES RULES**

*****	Changes prior to the below dates are not shown.
June 10, 2021	Adoption and Amendment of Official Lucky for Life game rules.
XXXXXX	Amendment of the Official Lucky for Life game rules by incorporating the concept of iLottery and ticketless wagering into the Connecticut Amendment.

## **ADOPTION AND CONNECTICUT AMENDMENT OF OFFICIAL LUCKY FOR LIFE GAMES RULES**

Please take notice that the Connecticut Lottery Corporation ("CLC") duly adopted, with the advice and consent of the Board of Directors, the following rules governing the operations of the Lucky for Life game, with such rules originally being adopted on September 18, 2014, and amended May 23, 2017 and the Connecticut Amendments being adopted on June 10, 2021 and subsequently amended on \_\_\_\_\_.

**PART 1 GENERAL.** The Official Game Rules and the Connecticut Amendments shall commence on the date Lucky for Life sales begin through the CLC's Online Platform and shall continue until the CLC President and CEO publicly announces a termination date and applies to all purchases, claims and payments made in Connecticut in connection with Drawings occurring on and after \_\_\_\_\_.

- A. The Official Game Rules and the Connecticut Amendment applies to all purchases, claims and payments made in Connecticut. In purchasing a Ticket in Connecticut, the Purchaser agrees to comply with and be bound by all applicable Connecticut and federal laws, the Official Game Rules and the Connecticut Amendments.
- B. In the event of any inconsistency among these, the following order of precedence shall prevail in resolving such inconsistency: first, the applicable provisions of the Connecticut or federal law; second, the applicable provisions of the Connecticut or federal regulations; and, third, the Official Powerball Game Rules.

**PART II DEFINITIONS.** The following words and terms, when used within the Connecticut Amendment shall have the following meaning unless otherwise indicated.

- A. "Advance Action" "Multi Draw" or "Subscription Wager" shall mean a multi-draw purchase option wherein the same set(s) of numbers may be played for a specified number of consecutive drawings. The Advanced Action or Subscription Wager shall be effective on a future date as prescribed by the governing laws, policies and rules of the CLC.
- B. "Authorized Claim Center" shall mean a Retailer, High-Tier Claim Center, CLC Headquarters or other claiming location authorized by CLC where a winning Ticket can be validated or cashed.
- C. "Board" or "Board of Directors" means the Board of Directors governing the Connecticut Lottery Corporation.
- D. "Claimant" or "Winner" shall mean any natural person or legal entity submitting a winning Lucky for Life Ticket or valid proof of a Ticketless Transaction within the required prize claim period. A Claimant may be the purchaser, a natural person or legal entity named on the back of a signed Ticket, the bearer of an unsigned Ticket, or any other natural person or legal entity that may seek entitlement to a prize payment in accordance with the CLC's constitutional provisions, statutes, regulations and rules. No Claimant may assert rights different from the rights acquired by the original purchaser at the time of purchase.
- E. "Corporation or CLC" shall mean the Connecticut Lottery Corporation as established by Connecticut Public Act §96-212.
- F. "DCP" shall mean the Department of Consumer Protection of the State of Connecticut.
- G. "Drawing" shall mean the formal process of selecting winning numbers which conclusively determines the number of winners for each prize level of the game.
- H. "New England" Lotteries shall mean the US lotteries designated to manage the game.
- I. "Online Platform" or "iLottery Platform" shall mean the platform where players can create and fund accounts, and purchase lottery wagers as Ticketless Transactions on the mobile app or a portal display.
- J. "Retail Lottery Gaming System" shall mean the wagering system utilized by the CLC for the purpose of issuing and validating Tickets, and the wagering system where all valid Ticketless Transactions must be recorded.

- K. "Play" or "Wager" shall mean the six (6) numbers that appear on a Ticket or Ticketless Transaction as a single board or panel.
- L. "Player" or "Purchaser" shall mean a natural person(s) or legal entity who buys a Wager(s) in accordance with these Official Game Rules.
- M. "President and CEO" shall mean the President and CEO of the Connecticut Lottery Corporation.
- N. "Quick Pick" shall have the same definition as the Official Lucky for Life game rules.
- O. "Retailer" shall mean a natural person or legal entity licensed by the DCP to sell and redeem Tickets.
- P. "Set Prize" shall mean a pre-determined prize payout which is paid in a single lump sum payout.
- Q. "Terminal" shall mean a device connected to the Retail Lottery Gaming System functioning to issue and validate lottery transactions. Some Terminals are solely operated by Retailer staff for entering Wagers and validating Tickets, while other Terminals, such as lottery vending machines, are operated by the Purchaser for the same purpose.
- R. "Ticket" shall mean an acceptable evidence of Game Play that represents a wager accepted by the Retail Lottery Gaming System and meeting the specifications defined in these Official Game Rules
- S. "Ticketless Transaction" means any Play that is not printed on paper and that meets the CLC claiming requirements. Examples of Ticketless Transactions include internet, subscription, and other types of Registered Plays. All Ticketless Transactions must be recorded on the Retail Lottery Gaming System to be valid.
- T. "Top Prize" shall have the same meaning as the Official Lucky for Life game rules.
- X. "Winning Numbers" shall have the same definition as the Official Lucky for Life Game Rules.

### **PART III DRAWINGS.**

- A. Drawings shall be conducted seven (7) nights a week, including holidays.
- B. The hour(s) and day(s) of the drawings shall be determined by the New England Lotteries and displayed on the CLC website – [ctlottery.org](http://ctlottery.org).
- C. The place(s) of the drawings shall be determined by the New England Lotteries.
- D. The drawings shall be open to the public, subject to space limitations and contractual obligations of the New England Lotteries.
- E. The format, equipment and methods used in conducting all drawings authorized by these Official Game Rules shall be specified by the New England Lotteries.

## **PART VI GAME DESCRIPTION AND CHARACTERISTICS.**

- A. **Game Design.** The Game is a double matrix-style game, drawn daily, in which Players select five (5) unique numbers in the Matrix 1 from one (1) to forty-eight (48) inclusive, PLUS one (1) Lucky Ball number in the Matrix 2 from one (1) to eighteen (18) inclusive. The additional number may be the same as one (1) of the first five (5) numbers selected by the Player.
- B. **Purchases.** Tickets or Ticketless Transactions must be purchased from a terminal operated by a Retailer, a lottery vending machine, a Subscription Wager (if available), through the CLC iLottery Platform, or such other means, as approved by the CLC.

1. **Customer Select.** Players may convey their number selections to any Retailer for a Ticket. Such number selections shall be manually entered by the Retailer.
2. **Quick Pick.** Quick Pick shall refer to the random selection of numbers made by the Retail Lottery Gaming System rather than by the Player. The Quick Pick option is available through wagers placed with Retailers, on lottery vending machines, and with Ticketless Transactions.

**Player Responsibility.** It shall be the sole responsibility of the player to verify the accuracy of each Wager and the other data printed on the Ticket at the time of purchase. The placing of wagers is done at the player's own risk through the Retailer who is acting on behalf of the player in entering the play or plays, or by purchasing Tickets through lottery vending machines or through iLottery.

- C. **Ticket Format.** Tickets shall include, but are not limited to, the player's number selections, game logo or game name, ticket cost, terminal number, barcode, quick pick (if selected), serial number and drawing date. Advance Action tickets shall visibly show the beginning and ending draw dates. Tickets may also include the selling date, time stamp and any other information deemed necessary by the CLC.
- D. **Ticket Price.**
1. The price of each Wager shall be \$2. Multiple Wagers can be added to a Ticket or Ticketless Transaction as determined by the CLC.
  2. **Promotions.** The CLC may offer Wagers through promotions, including promotions that offer a discount.
  3. **Tickets as Prizes.** The CLC may offer Wagers as a prize in any other lottery game.
  4. No Ticket, Wager or Ticketless Transaction can be voided or cancelled.
- E. **Claims.** A Ticket or Ticketless Transaction, subject to the validation requirements of the CLC, shall be the only proof of a Wager. The submission of a winning Ticket to the CLC's Retailers or Authorized Claim Center shall be the sole method of claiming a prize or prizes, however iLottery wins of \$599 or less will be automatically credited to player accounts without the need for making a claim. iLottery wins over \$599 shall be claimed at the Connecticut Lottery Headquarters. Winners must provide two (2) valid forms of signed identification, one of which must be a "Government issued" photo ID. In order for a claim to be processed, winners must provide a valid Social Security number. A claim based upon a lost or missing Ticket shall not be honored.
- F. **Limited to Highest Prize Won.** In connection with the winning numbers drawn, the holder of a winning Ticket may win only one prize per Wager and shall be entitled only to the prize won by those numbers in the highest matching prize category.
- G. **Prize Claim Period.** The prize claim period is one hundred and eighty (180) days from the date of the drawing.

**PART V PRIZE LIABILITY LIMITS, PRIZE PAYOUTS AND PRIZE LEVELS.**

- A. Prize Levels. The annuitized Top Prize will be paid weekly. The annuitized second prize will be paid annually, in accordance with paragraph VII. of the Official Lucky for Life Game Rules.
- B. Waiting Period for Payment. For prizes to be paid in a manner other than the Annuitized Payment Option, the CLC may, in its sole discretion, delay payment for up to sixteen (16) calendar days from the date the winning Ticket is redeemed to permit funds for the payment of the prizes to be transferred from the other Party Lotteries.
- C. Certain limitations apply to the Top Prize, the second prize and the third prize, when there are multiple winners at those prize levels in a particular Drawing. See Part VII, Sections A.1, A.2 and A.3 of the Official Game Rules for details.

**PART VII DISPUTES.** In the event a dispute between the CLC and a Ticket or Ticketless Transaction bearer occurs as to whether the Ticket or Ticketless Transaction is a winning ticket, and if the ticket prize is not paid, the CLC may, solely at its option and discretion, reimburse the Ticket or Ticketless Transaction bearer the purchase price of the ticket. This shall be the sole and exclusive remedy to the bearer of the Ticket or Ticketless Transaction.

**PART VIII APPLICABILITY of STATUTES, REGULATIONS, RULES AND INSTRUCTIONS.** In purchasing a Lucky for Life Ticket or Ticketless Transaction the following provisions apply:

- A. In purchasing a Ticket or Ticketless Transaction the purchaser agrees to comply with and abide by all applicable laws, regulations, game rules, instructions, and final decisions of the President and CEO for control of the Lucky for Life game and Connecticut Amendment.
- B. The President and CEO reserves the right and has the authority to make any or all changes that are considered appropriate and necessary for the game once approved by the Game Group. The President and CEO will notify the Board of Directors of said changes at the next scheduled meeting.

# OFFICIAL GAME RULES

## “Lucky for Life®”

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## **OFFICIAL GAME RULES**

### **“Lucky for Life”**

The following Official Game Rules govern the operation of the “Lucky for Life” game described herein (the “Game”). These Official Game Rules apply unless otherwise inconsistent with the constitutional provisions, statutes, regulations and rules of each Party Lottery jurisdiction (“jurisdictional laws”).

**PART I LOTTERIES OFFERING THE GAME.** The Connecticut Lottery Corporation, the Maine State Liquor & Lottery Commission, the Massachusetts State Lottery Commission, the New Hampshire Lottery Commission, the Rhode Island Division of State Lottery and the Vermont Lottery Commission (collectively the “New England Lotteries”) are offering the Game for sale.

In addition to the New England Lotteries, other lotteries may, from time to time, offer the Game in their respective jurisdictions (collectively the “Licensee Lotteries”).

The New England Lotteries and the Licensee Lotteries are together referred to as the “Party Lotteries” or individually as a “Party Lottery.”

**PART II PURPOSE.** The Game’s purpose is to generate revenue for the Party Lotteries through the operation of a multi-jurisdictional lottery Game that will award prizes to Game Ticket holders matching specified combinations of numbers randomly-selected in regularly scheduled Drawings.

**PART III TERM.** The Game shall commence sales no sooner than January 25, 2015 and shall continue until terminated. Upon a decision to terminate the Game in a particular jurisdiction, that Party Lottery shall publicly announce a termination date. The Game’s first Drawing shall be held no sooner than January 29, 2015.

#### **PART IV DEFINITIONS.**

- A. “Advance Action” or “Multi Draw” shall have the meanings given to them in each Party Lottery jurisdiction.
- B. “Annuitized Payment Option” shall mean the manner in which the Game’s Top Prize or second prize (also referred to as “Prize Level #2”) may be paid in equal payments or installments. The Annuitized Payment Option shall be calculated on an annual basis. The schedule of payments shall be at each Party Lottery’s discretion.
- C. (i) “Cash Option” shall mean the manner in which the Game’s Top Prize or second prize may be paid upon the Winner’s request in one (1) single cash payment as an alternative to the Annuitized Payment Option.  
(ii) “Lump Sum Cash Payment” shall mean the manner in which the Game’s Top Prize or second prize is required to be paid in one (1) single cash payment when the liability limit is exceeded and no Annuitized Payment Option is available, as set forth more fully in Part VII Paragraph A of these Official Game Rules.
- D. “Claimant” or “Winner” shall mean any natural person or legal entity submitting a winning Game Ticket within the required prize claim period. A Claimant may be the Purchaser, the natural person or legal entity named on the back of a signed Game Ticket, the bearer of an unsigned Game Ticket, or any other natural person or legal entity who may seek entitlement to a prize payment in accordance with each Party Lottery’s jurisdictional laws. No Claimant may assert rights different from the rights acquired by the original Purchaser at the time of purchase.
- E. “Clearinghouse Lottery” shall refer to the Party Lottery or other duly authorized entity who is responsible for collecting and transferring prize payouts on behalf of all Party Lotteries.
- F. “Drawing” shall mean the formal process of selecting Winning Numbers that conclusively determines the number of Winners for each prize level of the Game.

- G. "Game Play(s)" shall mean that area of the Playslip, also known as a "board" or "panel", which contains two (2) sets of numbered squares to be marked by the Player: the first set (Matrix 1) contains forty-eight (48) squares, numbered one (1) through forty-eight (48) inclusive; the second set (Matrix 2) contains eighteen (18) squares, numbered one (1) through eighteen (18) inclusive.
- H. "Game Ticket" or "Ticket" shall mean acceptable evidence of Game Play that represents a Wager accepted by a Party Lottery's Terminal Gaming System, meeting the specifications defined in these Official Game Rules.
- I. "Liability Limit" shall mean a pre-established threshold, as determined in advance by the New England Lottery Directors, for paying Top Prize, second prize and third prize claims, as set forth more fully in Part VII Paragraph A of these Official Game Rules.
- J. "Lucky Ball" shall mean the number selected from the second set of numbers (Matrix 2) in each Drawing.
- K. "Minor" shall have the meaning given to it in each Party Lottery's jurisdictional laws.
- L. "Play," "Bet" or "Wager" shall mean the six (6) numbers (the first five (5) from a field of forty-eight (48) numbers inclusive, and one (1) Lucky Ball number from a field of eighteen (18) numbers inclusive) that appear on a Game Ticket as a single-lettered Play, board or panel, and are played by a Player in the Game.
- M. "Playslip," "Selection Slip", "Bet Slip" or any other similar term utilized by a Party Lottery shall mean a card used in marking a Player's Game Plays or Wagers.
- N. "Player" or "Purchaser" shall mean a natural person(s) or legal entity who buys Game Tickets in accordance with these Official Game Rules and jurisdictional laws.
- O. "Quick Pick", or any other similar term utilized by a Party Lottery shall mean the random selection of six (6) numbers resulting in a Wager accepted by a Party Lottery's Terminal Gaming System.
- P. "Sales Retailer" or "Sales Agent" shall mean a natural person or legal entity licensed and/or authorized by a Party Lottery to sell and redeem Game Tickets.
- Q. "Selling Lottery" shall mean the Party Lottery that sold a winning Game Ticket.
- R. "Set Prize" shall mean a pre-determined prize payout that is paid in a single cash payment. Set Prizes shall apply to the lowest eight (8) prize levels. They may also apply, however, to the Top Prize and second prize under certain conditions, as set forth more fully in Part VII Paragraph A of these Official Game Rules.
- S. "Split Prize" shall mean a pre-determined Set Prize payout that is divided equally among the number of winning Game Tickets of a prize level. Split prizes shall only apply to the Game's Top Prize, the Prize Level #2 and Prize Level #3 Winners under certain conditions, as set forth more fully in Part VII Paragraph A of these Official Game Rules.
- T. "Subscription Ticket", "Season Ticket", or any other similar term utilized by a Party Lottery shall have the meanings given them in each Party Lottery jurisdiction.
- U. "Terminal" shall mean a device for selling Lottery Game Tickets, including, but not limited to, Retailer Terminals and Self-Service Terminals ("SSTs") that operate in conjunction with the Terminal Gaming System to issue and/or validating lottery transactions. SSTs may include, but shall not be limited to, Player Activated Terminals ("PATs") and Ticket Vending Machines ("TVMs").
- V. "Terminal Gaming System" shall mean a computer wagering system or internet-based sales



system (iLottery) used by a Party Lottery to issue and validate Game Tickets.

- W. "Top Prize" shall mean the Game's first prize.
- X. "Winning Numbers" shall mean the six (6) numbers (the first five (5) numbers from Matrix 1 and the one (1) Lucky Ball number from Matrix 2) that are randomly selected in each Drawing and used to determine the winning Plays contained on a Game Ticket.

**PART V DRAWING PROCEDURES.** The New England Lottery Directors shall establish the Drawing procedures for the Game Drawings, including a drawing problem resolution mechanism. All Drawings shall be open to the public and shall be witnessed by an Independent Certified Public Accounting Firm. Any equipment used in a Drawing shall be inspected at least annually. All Drawings, including pre and post test drawings, shall be recorded unless technical issues prevent this from occurring.

**PART VI GAME DESCRIPTION AND CHARACTERISTICS.**

- A. Game Designation. For purposes of identification, the Game shall have a designated Game number in the Terminal Gaming System.
- B. Game Design. The Game is a double matrix-style game, drawn each Monday and Thursday and to be drawn daily commencing on a date to be determined by the New England Lottery Directors, in which Players select five (5) unique numbers in the Matrix 1 from one (1) to forty-eight (48) inclusive, PLUS one (1) Lucky Ball number in the Matrix 2 from one (1) to eighteen (18) inclusive. The additional number may be the same as one (1) of the first five (5) numbers selected by the Player.
- C. Game Purchases. Game Tickets must be purchased from a Terminal operated by a Sales Retailer, a PAT (if available) by using a touch screen or by inserting a Selection Slip, a lottery subscription system (if available), or other means as approved by a Party Lottery.
- D. Ticket Format. Game Tickets shall include, but not be limited to, the Player's number selections, Game logo or Game name, Ticket cost, Terminal number, barcode, Quick Pick (if selected), replay (if selected), serial number and Drawing date. Advance Action Tickets shall visibly show the beginning and ending Drawing dates. Game Tickets may also include the selling date, time stamp and any information required by a Party Lottery's jurisdictional laws pertaining to the validation of Game Tickets.
- E. Ticket Price.
  - 1. Uniform Price. Each Game Ticket shall be sold at retail for the price set in these Official Game Rules.
  - 2. Taxes. The Game Ticket price shall include all the applicable taxes that a Party Lottery may be required to collect.
  - 3. Cost Per Play. Game Tickets may be purchased for two dollars (\$2.00) per Play, or multiples thereof, in accordance with these Official Game Rules. The Player receives one (1) Play for each two dollar (\$2.00) Wager.
  - 4. Promotions. A promotion shall mean marketing or advertising intended to increase sales of Game Tickets (excluding Subscription Tickets or Advance Action) through a discount or rebate. A Party Lottery may offer Game Tickets through promotions without approval of the other Party Lotteries for a period not to exceed ninety (90) days in any six (6) month period, as long as advance notification of five (5) days is provided to all Party Lotteries of the terms and dates of the promotional offering.
  - 5. Tickets as Prizes. A Party Lottery may offer Game Tickets as a prize in any other lottery game after advising all other Party Lotteries of the terms and dates of the action.

6. Contribution to Prize Pool. A Party Lottery may offer Game Tickets as a prize or as part of an authorized promotion provided that those Game Ticket sales are assessed and reported to the prize pool at the full gross sales amount.
- F. Play Restrictions and Play Styles.
1. Ticket Sales to Minors Prohibited. Game Tickets may not be sold to or purchased by Minors.
  2. Ticket Cashing by Minors. Subject to each Party Lottery's jurisdictional laws, Game Tickets may not be cashed or redeemed by Minors. A Party Lottery's jurisdictional laws will determine whether or not a Minor can claim a Top Prize or second prize winning Ticket (either as a Lump Sum Cash Payment or Annuitized Payment Option). In no event shall a Minor's life be the measuring life for the Annuitized Payment Option for either the Top Prize or the second prize. Payment to a Minor for a Top Prize or second prize winning Ticket shall be for a period of twenty (20) years.
  3. Ineligible Players. Game Tickets shall not be purchased, and a prize won by any Game Ticket or share, either in whole or in part, shall not be paid to:
    - a. A Party Lottery employee, officer, director, board member or commissioner.
    - b. Employees of a Party Lottery's Terminal Gaming System vendor(s), as each Party Lottery may designate.
    - c. An employee of the Multi-State Lottery Association.
    - d. Other persons as each Party Lottery may designate.
    - e. Those persons designated herein as ineligible to play the Game in one (1) Party Lottery jurisdiction shall also be ineligible to play the Game in all other Party Lottery jurisdictions selling the Game.

A Party Lottery may expand this list of ineligible players.

4. Ticket Cancellations Prohibited. A Game Ticket may not be cancelled or voided by returning the Game Ticket to the Sales Retailer or to a Party Lottery. A Game Ticket accepted by the Sales Retailer as a returned ticket and that cannot be resold shall be deemed as owned by the bearer thereof. This prohibition also applies to a Game Ticket that may be printed in error by the Sales Retailer. Subject to each Party Lottery's jurisdictional laws, no Game Ticket, or physical portion thereof, that may be used to claim a prize, shall be returned to any Party Lottery for credit.
5. Game Sell-Out Prohibited. A Party Lottery shall not directly and knowingly sell a Game Ticket or combination of Game Tickets to any natural person or legal entity that would guarantee that Purchaser a Top Prize or second prize win.
6. Claims. A Game Ticket, subject to the validation requirements as detailed in Part VII Paragraph C of these Official Game Rules, shall be the only proof of a Game Play (or Plays) and the submission of a winning Game Ticket to a Party Lottery or its Sales Retailer shall be the sole method of claiming a prize or prizes. A Playslip has no pecuniary or prize value and shall not constitute evidence of a Game Ticket purchase or of numbers selected. Under no circumstances will a claim be paid for a Top Prize or second prize without a winning Game Ticket. Subject to each Party Lottery's jurisdictional laws, lost or missing Game Tickets may not be honored or processed for payment or replacement. In connection with a claim for a Top Prize or second prize to be paid under the Annuitized Payment Option, each Party Lottery shall determine the date that a claim is complete such that payment commences.

7. Disclosure of Game Winners. Subject to each Party Lottery's jurisdictional laws relating to the disclosure of lottery winners and in each Party Lottery's discretion where disclosure is lawful, the name and town/city of a winner of a Top Prize or second prize (Prize Level # 2) will be disclosed in a press conference and/or in a press release. The winner may be required to participate in a press conference.
8. Use of Playslips. Players may submit a completed Playslip to any Sales Retailer to have issued a Game Ticket. Playslips shall be available at no cost to the Purchaser and shall have no pecuniary or prize value, or constitute evidence of purchase or number selections. The use of facsimiles of Playslips, copies of Playslips, or other materials that are inserted into the Terminal's Playslip reader that are not printed or approved by the Party Lottery, are not permitted. Sales Retailers shall not permit any device to be connected to a Terminal to enter Plays, except as approved by its Party Lottery.
9. Manual Entry. Players may convey their number selections to any Sales Retailer to obtain a Game Ticket. Number selections shall be manually entered into the Terminal by the Sales Retailer.
10. Quick Pick. Players may either request a Quick Pick Game Ticket from a Sales Retailer or may select the Quick Pick option on the Playslip and submit the completed Playslip to any Sales Retailer. Quick Pick shall be differentiated from Customer Select in that Quick Pick shall refer to the random selection of numbers made by the Terminal Gaming System rather than by the Player.
11. Customer Select. Players may select their own numbers by completing a Playslip or by conveying their number selections directly to any Sales Retailer. Customer Select shall be differentiated from Quick Pick in that Customer Select shall refer to number selections made by the Player rather than the Terminal Gaming System.
12. Replay Feature. If available in a Party Lottery jurisdiction, Players may utilize the barcodes of already-purchased Game Tickets to duplicate another Game Ticket of the same price and with the same number selections and options. To replay, Players may either make the request of a Sales Retailer or may scan the barcode directly into a PAT or SST, if authorized.
13. Advance Action or Multi-Draw. Game Tickets may be purchased for multiple future Drawings, if available in a Party Lottery jurisdiction.
14. Subscriptions or Season Tickets. Game Tickets may be purchased by subscription, if available in a Party Lottery jurisdiction.
15. Limited to Highest Prize Won. In connection with the Winning Numbers drawn, the holder of a winning Game Ticket may win only one (1) prize per Play, board or panel, and shall be entitled only to the prize won by those numbers in the highest matching prize category.
16. Prize Claim Period. The prize claim period shall be determined by each Party Lottery.
17. Player Responsibility. It shall be the Player's sole responsibility to verify the accuracy of the Game Play (or Plays) and the other data printed on the Game Ticket. The placing of Wagers is done at the Player's own risk through the Sales Retailer.
18. Prize Payments. A Party Lottery may not pay prizes that are less than or more than the prize amounts established in these Official Game Rules. The prize won cannot be indirectly increased by promotions or Retailer activity.
19. Group Win of Top Prize or Second Prize. If more than one (1) natural person claims a

single Top Prize or second prize Game Ticket, the claim shall only be paid in a single Lump Sum Cash Payment. No Annuitized Payment Option shall be available.

**PART VII PRIZE LIABILITY LIMITS, PRIZE PAYOUTS AND PRIZE LEVELS.** The following paragraphs and chart define the Game's prize liability limits, prize payouts, prize levels and pool percentages, and chances of winning per prize level.

A. **Prize Liability Limits.** There are 10 prize levels in the Game.

1. Except as provided in these Official Game Rules, the Top Prize (Prize Level #1) shall be annuitized and based on a Top Prize liability that will be split equally among the number of winning Game Tickets. A Top Prize Winner may request the Cash Option, the amount of which is to be established by the New England Lotteries for a defined period of Drawings. Notice of the amount of and changes to the Cash Option shall be posted on the Game's website and/or published in each Party Lottery jurisdiction in a manner determined by that Party Lottery at least thirty (30) days prior to the first Drawing to which it is applicable (the "Published Notice"). Under certain circumstances, as detailed below, the Top Prize is required to be paid in a single Lump Sum Cash Payment and no Annuitized Payment Option is available.
  - a. One (1) Top Prize Winner. If there is one (1) Top Prize Winner, the annuitized prize value will be seven thousand dollars (\$7,000.00) per week for life. As an alternative to the Annuitized Payment Option, the Top Prize Winner may request the Top Prize Cash Option in the amount set forth in the Published Notice.
  - b. Two (2) to Fourteen (14) Top Prize Winners. If there are between two (2) and fourteen (14) Top Prize Winners, the Annuitized Payment Option, based on an annuitized prize value of seven thousand dollars (\$7,000.00) per week, will be divided by the total number of Top Prize Winners. The minimum annuitized prize value for this category will be five hundred dollars (\$500.00) a week for life. Any of these two (2) to fourteen (14) Top Prize Winners may choose the Cash Option as an alternative to the Annuitized Payment Option. The amount of the Cash Option for this category will be the amount of the Top Prize Cash Option set forth in the Published Notice divided by the total number of Top Prize Winners. The minimum Cash Option for this category will be the amount set forth in the Published Notice.
  - c. Fifteen (15) or more Top Prize Winners. If there are fifteen (15) or more Top Prize Winners, the Top Prize liability shall be capped at seven million one hundred twenty-five thousand dollars (\$7,125,000.00), shall be split equally among all Top Prize Winners, and shall be paid in one (1) Lump Sum Cash Payment, without an Annuitized Payment Option. The minimum prize value for this category shall not be less than any lower tier prize paid in that respective Drawing.
  - d. The Winner(s) of the Top Prize who do not request the Cash Option shall be paid their appropriate Top Prize share on a weekly basis, or according to any other schedule of payments set at the discretion of each Party Lottery, as permitted in Part VII Paragraph C of these Official Game Rules, for a minimum period of twenty (20) years. The first Top Prize payment will be made when the prize is claimed at the Selling Lottery's Headquarters. Each Party Lottery shall determine the date that a claim is complete such that payment commences.
  - e. Measuring Life. For a single Wager, the measuring life of a Top Prize Winner used to determine the duration over which the Top Prize is paid, shall be the natural life of the individual determined by the Selling Lottery to be the Top Prize Winner. A Party Lottery's jurisdictional laws will determine whether or not a Minor can claim a Top Prize winning Ticket (either as a Lump Sum Cash Payment or Annuitized Payment Option). In no event shall a Minor's life be the measuring life for the Annuitized Payment Option for the Top Prize. Payment to a Minor for a Top Prize

winning Ticket shall be for a period of twenty (20) years.

- f. If paid in a Lump Sum Cash Payment, Top Prize amounts will be rounded to the nearest whole dollar.
2. Except as provided in these Official Game Rules, the second prize (Prize Level #2) Winner will be paid twenty-five thousand dollars (\$25,000.00) a year for life. A second prize Winner may request the Cash Option, the amount of which is to be established by the New England Lotteries for a defined period of Drawings. Notice of the amount of and changes to the Cash Option shall be posted on the Game's website and/or by each Party Lottery's Published Notice. Under certain circumstances, as detailed below, the second prize is required to be paid in a single Lump Sum Cash Payment and no Annuitized Payment Option is available.
  - a. One (1) to Twenty (20) Second Prize Winners. If there are between one (1) and twenty (20) second prize Winner(s), the annuitized prize value will be twenty-five thousand dollars (\$25,000.00) per year for life. Any of these one (1) to twenty (20) second prize Winner(s) may choose the second prize Cash Option as an alternative to the Annuitized Payment Option. The amount of the Cash Option for this category will be set forth in the Published Notice.
  - b. Twenty-one (21) or more Second Prize Winners. If there are twenty-one (21) or more second prize Winners, the second prize liability shall be capped at nine million four hundred thousand dollars (\$9,400,000.00), shall be split equally among all second prize Winners, and shall be paid in a single Lump Sum Cash payment, without an Annuitized Payment Option. The minimum prize value for this category shall not be less than any lower tier prize paid in that respective Drawing.
  - c. The Winner(s) of the second prize who do not request the Cash Option shall be paid their appropriate second prize share on an annual basis for a minimum period of twenty (20) years. The initial second prize payment will be made when the prize is claimed at the Selling Lottery's Headquarters; subsequent second prize payments will be made annually thereafter. Each Party Lottery shall determine the date that a claim is complete such that payment commences.
  - d. Measuring Life. For a single Wager, the measuring life of a second prize Winner used to determine the duration over which the second prize is paid, shall be the natural life of the individual determined by the Selling Lottery to be the second prize Winner. If the second prize under a single Wager is being claimed by more than one (1) natural person or by a legal entity, the measuring life for that second prize Winner shall be twenty (20) years. A Party Lottery's jurisdictional laws will determine whether or not a Minor can claim a second prize winning Ticket (either as a Lump Sum Cash Payment or Annuitized Payment Option). In no event shall a Minor's life be the measuring life for the Annuitized Payment Option for the second prize. Payment to a Minor for a second prize winning Ticket shall be for a period of twenty (20) years.
  - e. If paid in a Lump Sum Cash Payment, second prize amounts will be rounded to the nearest whole dollar.
3. Except as provided in these Official Game Rules, the third prize (Prize Level #3) will be paid as a five thousand dollar (\$5,000.00) Set Prize. If there are more than one thousand (1,000) Winners of this prize level in a single Drawing, the total prize liability of five million dollars (\$5,000,000.00) (\$5,000.00 x 1,000) will be split equally among the Winners. Under no circumstances, however, will the value of the third prize fall below a minimum prize value of two hundred dollars (\$200.00) per Winner, regardless of the number of Winners. Third prizes will be rounded to the nearest whole dollar and paid in a single cash payment.

B. **Entitlement to Prizes by Winners.** The holder of a winning Game Ticket shall be entitled only to the prize won by matching the Winning Numbers in the highest matching prize category.

C. **Payment of Prizes.** All winning Game Tickets, including the Top Prize and second prize winning Tickets, shall be paid in accordance with these Official Game Rules and jurisdictional laws. Each Party Lottery shall withhold taxes and other required withholdings in accordance with applicable federal and jurisdictional laws. To be a valid Game Ticket and eligible to receive a prize, a winning Game Ticket shall satisfy all the requirements established for the validation of winning Game Tickets sold through each Party Lottery’s Terminal Gaming System, and any Audit adopted by the New England Lottery Directors. Party Lotteries shall not be responsible for Game Tickets that are altered in any manner.

1. **Top Prize and Second Prize Payments.** Except in the case of a Cash Option payment or a Lump Sum Cash Payment paid in accordance with these Official Game Rules, annuitized prize payments shall be made for the measuring life of the Top Prize or second prize Winner. All annuitized payments shall be made for a minimum of twenty (20) years. The measuring life as defined in Section VII Paragraphs A (1)(e) and A (2)(d) of these Official Game Rules shall be determined at the time the Top Prize or second prize is claimed. In the event annuitized prize payments are assigned, if allowable under jurisdictional law, or assigned by a court order, the measuring life at the time the Top Prize or second prize was claimed shall not change and limit or extend the number of annuitized payments due any assignee, court-ordered or otherwise. In the event of the death of a Top Prize or second prize Winner during the annuity payment period, the Selling Lottery, with the approval of the New England Lotteries, upon petition of the estate of that Winner (the “Estate”) to the Selling Lottery, and subject to the Selling Lottery’s jurisdictional laws, may accelerate the payment of all the remaining lottery proceeds to the Estate.

- a. If the annuitant dies during the annuity payment period but before the guaranteed prize amount has been paid, the Estate shall receive the remaining payments equal to the minimum guaranteed prize amount.
- b. If the annuitant dies during the annuity payment period but after the minimum guaranteed prize amount has been paid, all payments shall stop.

2. **Low-Tier Set Prize Payments.** All low-tier Set Prizes (all prizes except the Top Prize and second prize) shall be paid in one (1) single cash payment through the Selling Lottery that sold the winning Game Ticket(s). Prizes shall be rounded to the nearest whole dollar. A Selling Lottery may begin paying low-tier cash prizes after receiving authorization to pay from the Clearinghouse Lottery.

D. **Statistical Information.** The following table details the Game’s statistical information.

Odds of Winning, Prize Payouts and Prize Funding as a Percentage of Sales.

Prize Level	Matches Matrix #1 (5 of 48)	Matches Matrix #2 (1 of 18)	Odds of Winning: 1/	Prize	% Sales
1	5	1	30,821,472.000	\$7,000/Week for Life*	10.2201%
2	5	0	1,813,027.765	\$25,000/Year for Life*	11.6380%
3	4	1	143,355.684	\$5,000*	1.7439%
4	4	0	8,432.687	\$200	1.1859%

5	3	1	3,413.231	\$150	2.1973%
6	3	0	200.778	\$20	4.9806%
7	2	1	249.749	\$25	5.0050%
8	2	0	14.691	\$3	10.2103%
9	1	1	49.950	\$6	6.0060%
10	0	1	32.019	\$4	6.2463%
				<b>Total Payout</b>	59.4335%

**Average Chance of Winning: 1 in 7.769**

\*Prize amounts may be split if there are multiple Winners, in accordance with the provisions established in Part VII Paragraph A of these Official Game Rules. Split prizes may be lower than the published prize amounts.

**PART VIII DISPUTES.** In the event a dispute between a Selling Lottery and a Game Ticket bearer occurs as to whether the Game Ticket is a winning Ticket, and if the Ticket prize is not paid, the Selling Lottery may, solely at its option and in its discretion, reimburse the Game Ticket bearer the purchase price of the Ticket. This shall be the Game Ticket bearer's sole and exclusive remedy.

**PART IX APPLICABLE LAW.** In purchasing a Game Ticket, the following provisions apply:

- A. The Purchaser agrees to comply with and abide by the Selling Lottery's jurisdictional laws and final decisions, as well as all rules established for the conduct of the Game.
- B. Decisions made by the Selling Lottery Director/Commissioner, including the declaration of prizes, the payment thereof, and the interpretation of these Official Game Rules, shall be final and binding on all Purchasers and on every person making a claim in respect thereof. In the event of conflict, however, between these Official Game Rules and the applicable Selling Lottery's jurisdictional laws, the applicable Selling Lottery's jurisdictional laws shall control.
- C. Any claims or litigation relating to the Game Tickets and/or prizes: (a) shall be subject to and resolved in accordance with the laws, rules and regulations of the Selling Lottery jurisdiction in which the Game Ticket was purchased; (b) must be brought in and strictly limited to the courts located within the jurisdiction of the Selling Lottery in which the Game Ticket was purchased; and (c) can only be brought against the Selling Lottery in the jurisdiction where such Game Ticket was purchased.