

## **SECOND AMENDMENT OF OFFICIAL LUCKY FOR LIFE GAMES RULES**

On March 20, 2015, the Connecticut Lottery Corporation (the "CLC") Board of Directors amended the Official Lucky for Life Game Rules by deleting Connecticut Amendment § 11.A and replacing it with the following language:

"Natural persons and legal entities issued a vendor or affiliate license by the State of Connecticut Department of Consumer Protection in connection with the CLC's operations, as authorized under Conn. Gen. Stat. § 12-815a, and anyone otherwise prohibited from playing CLC games by reason of any contract or agreement with the CLC."

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

Notice is hereby given that on September 18, 2014, the Connecticut Lottery Corporation (the "CLC"), with the advice and consent of its Board of Directors, adopted the Official Lucky for Life Game Rules (the "Official Game Rules"), as amended by the provisions below (the "Amendments").

1. **Applicability.** The Official Game Rules and the Amendments apply to all purchases, claims and payments made in Connecticut in connection with Drawings occurring on and after January 29, 2015. In purchasing a Game 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 Amendments, and the CLC Rules of Operation. In the event of any inconsistency among these, the following order of precedence shall prevail in resolving such inconsistency: first, the applicable provisions of Connecticut or federal law; second, the Official Game Rules and the Amendments; and, third, the CLC's Rules of Operation. All purchases, claims and payments made in connection with Drawings occurring prior to January 29, 2015 are governed by the Official Lucky for Life Game Rules and amendments adopted on November 21, 2013.
2. **Game Designation.** For purposes of identification, the Game shall be designated in Connecticut as Game # 12 in the On-Line Gaming System.
3. **Play Restriction.** Minors under the age of eighteen (18) years shall not cash or redeem Game Tickets.
4. **Advance Action.** Purchasers may place Wagers for the same set of numbers in multiple, consecutive Drawings (at intervals to be determined by the CLC), by marking the Advance Action box on a Play Slip and selecting the number of Drawings they wish to purchase, or by conveying their selection to a Sales Retailer. An Advance Action purchase always includes the next Drawing.
5. **Claims.**
  - A. Lost or missing Game Tickets shall not be honored or processed for payment or replacement.
  - B. Winning Game Tickets may be validated at any Terminal, but cashing is restricted based on the amount of the win. Sales Retailers may cash single winning Tickets up to and including five hundred ninety-nine dollars (\$599); high-tier claims centers may cash single winning Tickets up to and including five thousand dollars (\$5,000); single winning Tickets over five thousand dollars (\$5,000) must be cashed at CLC Headquarters. Prizes of fifty thousand dollars (\$50,000) or more must be claimed in person at CLC Headquarters.
  - C. Winning Game Tickets purchased in Connecticut may be redeemed only in Connecticut within one hundred eighty (180) calendar days from the date of the Drawing.
  - D. 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.
  - E. Where multiple Claimants are entitled to a prize, the name of all Claimants should appear on the back of the winning Ticket. If that is not possible, the name of at least one (1) Claimant must appear on the back of the Ticket, and the existence of other Claimants must be indicated (for example, by using words to the effect of "etc." or "et al."). In such a situation, a list of all Claimants must be submitted at the time of claiming a prize. The CLC shall be discharged of all liability upon payment to those Claimants indicated on the back of the Ticket or on such list. If a Ticket is owned in unequal shares, the CLC may pay any prize attributable to that Ticket in such unequal proportion, unless doing so would constitute an unreasonable burden on the CLC, in which case the CLC reserves the right to make payment to one Claimant designated by the multiple Claimants. Payment to such designated Claimant shall discharge the CLC from all liability to each of the multiple Claimants for the payment of that prize.
6. **Ticket Validation Requirements.**
  - A. The CLC will not pay a claim unless an official Game Ticket meets and passes all security validation criteria. Such Ticket shall be the only valid proof of the Wager placed and the only valid receipt for claiming or redeeming such prize. It shall be the bearer's responsibility to present a Ticket that can be validated in accordance with the security validation criteria.
  - B. In addition to the above, in order to be deemed a valid winning Game Ticket, all of the following conditions must be met.

1. The validation data must be present in its entirety and must correspond, using the computer validation file, to the number selections printed on the Ticket for the Drawing date(s) printed on the Ticket.
2. The Ticket must not be stolen, counterfeit, altered, fraudulent, unissued, issued in error, unreadable, not received, unclaimed, not recorded by the CLC within applicable deadlines, lacking in captions that conform and agree with the play symbols appropriate to the Game, or not in compliance with specific rules and with the confidential validation and security tests of the CLC. The CLC and the Party Lotteries shall not be responsible for payment of any prize in connection with such a Ticket.
3. The Ticket must have been issued by a Sales Retailer on official ticket stock.
4. The Ticket must not have been stolen, to the knowledge of the CLC at the time of presentation.
5. The Ticket must be submitted for payment in accordance with the CLC's authorized cashing and claiming procedures.
6. The Ticket data must have been recorded in the On-Line Gaming System prior to the Drawing, and the Ticket data must match this computer record in every respect. In the event of a contradiction between information as printed on the Ticket and as accepted by the On-Line Gaming System, the Wager accepted by the On-Line Gaming System shall be the valid Wager.
7. The number selections, ticket serial number, validation data and the Drawing date(s) of an apparent winning Ticket must appear in the official file of winning Tickets, and a Ticket with that exact data must not have been previously paid.
8. The Ticket must not be unregistered, defectively printed or printed/produced in error to the extent that it cannot be processed and/or validated by the CLC.
9. There must not be any other violation of the Official Game Rules or these Amendments in relation to the Ticket which, in the opinion of the CLC President, justifies invalidation.

C. A Game Ticket submitted for validation that fails any of the preceding requirements shall be void. If a defective Game Ticket is purchased, if the CLC determines to adjust an error, or if a Game Ticket claim is not paid by the CLC and a dispute occurs as to whether the Ticket is a winning Ticket, the CLC may, at its sole option, replace such Ticket with either a coupon/voucher or a Game Ticket of equal sales value. This shall be the Claimant's sole and exclusive remedy.

7. Drawing Procedures. Draw pools shall be closed in Connecticut a minimum of sixty (60) minutes prior to each Drawing.
8. Prize Levels. The annuitized Top Prize will be paid weekly. The annuitized second prize will be paid annually.
9. President's Decisions. In the event of any occurrence not covered by the Official Game Rules or these Amendments, Purchasers and Claimants shall abide by the decisions of the CLC President, who shall make such decisions in the best interests of the CLC and the State of Connecticut.
10. 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.
11. Ineligible Players. In addition to the individuals listed in Part VI F.3 of the Official Game Rules, Game Tickets purchased in Connecticut shall not be purchased by, and a prize won by any such Ticket or share, either in whole in part, shall not be paid to:
  - A. Natural persons and legal entities issued a license by the State of Connecticut Department of Consumer Protection in connection with the CLC's operations, and anyone otherwise prohibited from playing the CT Lottery by reason of any contract or agreement with the CLC.
  - B. An immediate family member (related by blood, adoption, marriage, domestic partnership or civil union) of an individual described in this Amendment #11 residing as a member of such individual's household.

# 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 Play Slip, 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 On-Line 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. "On-Line Gaming System" shall mean a computer wagering system or internet-based sales system used by a Party Lottery to issue and validate Game Tickets.
- 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. "Play Slip," "Selection Slip", "Bet Slip" or any other such 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 such 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 On-Line 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 such term utilized by a Party Lottery shall have the meanings given them in each Party Lottery jurisdiction.
- U. "Terminal" shall mean a device including, but not limited, to Player Activated Terminals ("PATs"), Self-Service Terminals ("SSTs") and Ticket Vending Machines, authorized to function in an on-line, interactive mode with the On-Line Gaming System for the purpose of issuing and validating lottery transactions.
- V. "Top Prize" shall mean the Game's first prize.

- W. "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.

**PART VI GAME DESCRIPTION AND CHARACTERISTICS.**

- A. Game Designation. For purposes of identification, the Game shall have a designated game number in the On-Line Gaming System.
- B. Game Design. The Game is a double matrix-style game, drawn each Monday and Thursday, 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 such 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 such 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 all such 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 as defined by each Party Lottery's jurisdictional law.

2. Ticket Cashing by Minors. Subject to the each Party Lottery's jurisdictional laws, Game Tickets may not be cashed or redeemed by minors under the age of eighteen (18) years.
3. Ineligible Players. Game Tickets shall not be purchased, and a prize won by any such 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. A contractor or consultant under agreement with any Party Lottery to perform audit and security procedures.
  - c. An employee of the independent certified public accounting firm under contract with any New England Lottery to oversee Game Drawings.
  - d. An employee of a Party Lottery's on-line vendor.
  - e. An employee of a Party Lottery's advertising or public relations provider.
  - f. An immediate family member (parent, stepparent, child, stepchild, spouse, sibling or person engaged in a domestic partnership or civil union) of an individual described in Subsections a, b, c, d, e or f residing as a member of the same household in the principal place of residence of any such person.
  - g. 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 such 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 Play Slip 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.
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 such 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. Such winner may be required to participate in a press conference.



8. Use of Play Slips. Players may submit a completed Play Slip to any Sales Retailer to have issued a Game Ticket. Play Slips 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 Play Slips, copies of Play Slips, or other materials that are inserted into the Terminal's Play Slip 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. Such 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 Play Slip and submit the completed Play Slip 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 On-Line Gaming System rather than by the Player.
11. Customer Select. Players may select their own numbers by completing a Play Slip 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 On-Line 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.

**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 such 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.
  - 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. If the Top 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 Top Prize Winner shall be 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.
  - 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.
  - 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 On-Line Gaming System, and any other requirements 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>	<b>59.4335%</b>

**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.