



Lucky for Life® Game Rules

These rules establish the requirements for playing “Lucky for Life®” (hereinafter referred to as the “Game”), a multi-jurisdiction lottery game operated out of the Connecticut Lottery Corporation.

Purpose

The Game’s purpose is to generate revenue for Wyoming Lottery 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.

Definitions

The following definitions apply unless the context requires a different meaning.

- (1) **“Advanced Draw”** or **“Multi Draw”** refers to the purchase of multiple draws from the time of purchase. Players can purchase 1, 2, 3, 4, 5, 10 or 20 Advanced Draws.
- (2) **“Annuitized Payment Option”** means 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 is up to the discretion of the Wyoming Lottery.
 - a. **“Cash Option”** means 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.
 - b. **“Lump Sum Cash Payment”** means 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 when the liability limit is exceeded and no Annuitized Payment Option is available.
- (3) **“Claim Form”** means the official Wyoming Lottery Corporation information form. Information required on the claim form include name, address, phone number, Social Security number, drivers’ license number, US citizen or alien with Tax ID number and if claimant is an employee at a retailer. A winning ticket will not be paid to a Player unless the form is completed, signed and presented with all required supporting documents. Supporting documents include the winning ticket, a valid government picture ID along with a Social Security Card or other approved Social Security proof as set forth in these rules.
- (4) **“Claimant”** or **“Winner”** means 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 names 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 Wyoming's jurisdictional laws. No Claimant may assert rights different from the rights acquired by the original Purchase at the time of purchase.

- (5) **“Drawing”** means the formal process of selecting winning numbers that conclusively determines the number of winners for each prize level of the game.
- (6) **“Draw Break”** means the selling terminal is temporarily unable to sell tickets for that day's particular game to allow for game balancing.
- (7) **“Draw Game Terminal”** or **“Terminal”** means the computer hardware by which retailers and the Wyoming Lottery can sell and validate lottery products. The terminal also can produce retailer reports and perform diagnostics.
- (8) **“Exchange ticket”** means a computer generated, printed paper issued by a terminal to replace a game ticket that had been purchased for play in consecutive Cowboy Draw™ games and was validated as a winning ticket before the last drawing on the game ticket. An exchange ticket shall contain the exact game play and remaining future drawing date(s) appearing on the validated game ticket it is replacing and shall have all other characteristics of a game ticket except as otherwise stated in these rules. An exchange ticket shall not contain a ticket price.
- (9) **“Game Board or Boards”** means the area of the game slip which contains two sets of numbered squares to be marked by the player, the first set (Matrix 1) containing forty-eight (48) squares numbered one (1) through forty-eight (48), and the second set the “Lucky Ball” (Matrix 2) containing eighteen (18) squares, numbered one (1) through eighteen (18).
- (10) **“Game Ticket or Ticket”** means a ticket produced by a terminal which contains the caption Lucky for Life®, one or more lettered game plays followed by the drawing date, the price of the ticket, the number of draws, the drawing dates if more than one drawing was purchased, a six digit retailer number, and a serial number that is compatible with the Lottery's central computer system.
- (11) **“High Tier”** means any prize of more than \$599 which must be claimed through the Wyoming Lottery Corporation headquarters in person or by mail.
- (12) **“Lottery”** means Wyoming Lottery Corporation (WLC).
- (13) **“Lucky Ball”** means the number selection from the second set of numbers (Matrix 2) in each Drawing.
- (14) **“MUSL”** means Multi-State Lottery Association.



- (15) **“On-Line Gaming System”** means a computer wagering system or internet-based sales system used by the Lottery to issue and validate game tickets.
- (16) **“Party Lottery”** means the New England Lotteries and the Licensee Lotteries that participate in the Game.
- (17) **“Play,” “Bet” or “Wager”** means the six (6) numbers, the first five (5) from a field of forty-eight (48) numbers and the last one (1) Lucky Ball from a field of eighteen (18) which appear on a ticket as a single lettered selection and are to be played by a player in the game.
- (18) **“Play Slip,” “Game Slip” or “Bet Slip”** means the paper or card used in marking a Player’s game plays or wagers, and containing one or more boards.
- (19) **“Player” or “Purchaser”** means a natural person(s) or legal entity who buys Game Tickets in accordance with these Official Game Rules and jurisdictional laws.
- (20) **“Product Group”** means the group of lotteries which has joined together to offer Lucky for Life® lottery game product pursuant to the terms of a Cross-Selling Agreement with the Lucky for Life® Lotteries, the Multi-State Lottery Agreement and the Group’s own rules.
- (21) **“Quick Pick”** means the random selection of six (6) numbers resulting in a wager accepted by the Wyoming Lottery’s Online Gaming System.
- (22) **“Retailer”** means a person or entity authorized by the Lottery to sell lottery tickets.
- (23) **“Selling Lottery”** means the Party Lottery that sold a winning Game ticket.
- (24) **“Set Prize”** means 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.
- (25) **“Split Prize”** means a pre-determined Set Prize payout that is equally divided 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.
- (26) **“Top Prize”** means the Game’s first prize.
- (27) **“Winning Numbers”** means the six (6) numbers, the first five from a field of forty-eight (48) and the one Lucky Ball from a field of eighteen (18) numbers, randomly selected at each drawing, and used to determine winning plays contained on a game ticket.



DRAWING PROCEDURES: The New England Lottery Directors 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.

Game Description

- (1) **General Information:** The Game is a double matrix-style game, drawn every day at approximately 8:35 p.m. Mountain Standard Time (MST) and the Draw Break will take place at 7:30 p.m. (MST).
- (2) **Selection of Numbers:** To Play Lucky for Life®, a player shall 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.
- (3) **Purchase of Tickets:** Tickets can be purchased for two dollars (\$2 USD) from a terminal operated by a Retailer (i.e., a clerk-activated terminal). The player shall select five (5) numbers from Matrix 1 and one (1) Lucky Ball on a game slip and submitting the game slip to the Retailer, or
 - a. By requesting “Quick Pick” from the retailer or by selecting the Quick Pick on the Play Slip.
 - b. The Retailer will then issue a ticket, via the terminal, containing the selected set or sets of numbers, each of which constitutes a game play.
 - c. A player may purchase tickets for future consecutive Drawings up to the maximum permitted by the Lottery.
 - d. The maximum purchase amount allowed for a transaction cannot exceed one hundred twenty-five dollars (\$125 USD).
 - e. The maximum amount for advance plays per transaction is 20.
- (4) **Game Purchases:** Game tickets must be purchased from a Terminal operated by a Wyoming Lottery Retailer.
- (5) **Ticket Format:** Game tickets shall include, but 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. Advanced Draw tickets shall visibly show the beginning and ending Drawing dates. Game tickets may also include any information required by the Wyoming Lottery for the validation of Game tickets.

- (6) **Ticket Cancellations Prohibited.** A Game Ticket may not be cancelled or voided by returning the Retailer. A Game ticket accepted by the Retailer as a returned ticket and that cannot be resold shall be deemed as owner by the bearer of. This prohibition also applies to a Game Tickets that may be printed in error by the sales retailer. No Game Ticket, or physical portion thereof, that may be used to claim a prize shall be returned to any Party Lottery for credit.
- (7) **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 a Purchaser a Top Prize or second prize win.
- (8) **Player Responsibility:** It is the sole responsibility of the player to verify the accuracy of the Game play or plays and other data printed on the ticket. A ticket may not be voided or canceled by returning the ticket to the retailer or to the Lottery, including tickets that are printed in error. No ticket shall be returned to the Lottery for credit. The placing of plays is done at the player's own risk through the Lottery retailer, who when entering the play or plays is acting on behalf of the player.
- (9) **Determination of Winning Numbers:** 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.
- (10) **One Prize per Board:** The holder of a winning ticket may win only one prize per board in connection with the winning numbers drawn, and shall be entitled only to the prize won by those numbers in the highest matching prize category.
- (11) **Claim Expires in 180 Days:** Claims for all prize categories, including the Grand Prize, must be submitted within one-hundred and eight days (180) after the date of the drawing in which the prize was won. If a valid claim is not made for a cash prize within the applicable period, the cash prize shall constitute an unclaimed prize.

Prize Claims

- (1) **General:** A ticket, subject to the validation requirements, is the only proof of a game play or plays and the submission of a winning ticket to the Lottery or an authorized retailer as



required by these rules is the sole method of claiming a prize or prizes. A Play Slip or a copy of a ticket has no monetary or prize value and does not constitute evidence of ticket purchase or of numbers selected. A terminal produced paper receipt has no monetary or prize value and does not constitute evidence of ticket purchase or of numbers selected.

- a. A High Tier winner is required to fill out a Lottery Claim Form and provide proper documentation.
 - b. The documentation must be a valid government picture ID along with a Social Security Card. A Social Security Card may be substituted with a Government issued ID with the winner's Social Security Number on it (i.e. Medicare Card or US Military ID). A filed and signed US tax form with the winner's Social Security Number may be used in place of the Social Security card.
- (2) **Prize Pool:** The prize pool for all prize categories shall consist of 59.4335 percent of each drawing period's sales.
- (3) **Expected Prize Payout Percentages:** The Grand Prize shall be determined on a pari-mutuel basis. Except as otherwise provided in these rules, all other prizes awarded shall be paid as set lump sum prizes with the following expected prize payout percentages:

PRIZE POOL PERCENTAGES					
Prize Level	Matches Matrix #1 (5 of 48)	Matches Matrix # (1 of 18)	Prize	Odds of Winning	Percent of Sales
1	5	1	\$7,000/ Week for Life*	1:30,821,472.000	10.2201%
2	5	0	\$25,000/ Year for Life*	1:1,813,027.765	11.6380%
3	4	1	\$5,000*	1:143,355.684	1.7439%
4	4	0	\$200	1:8,432.687	1.1859 %
5	3	1	\$150	1:3,413.231	2.1973%
6	3	0	\$20	1:200.778	4.9806%
7	2	1	\$25	1:249.749	5.0050%
8	2	0	\$3	1:14.691	10.2103%
9	1	1	\$6	1:49.950	6.0060%
10	0	1	\$4	1:32.019	6.2463%
Average Chance of Winning: 1 in 7.769				Total Payout	59.4335%

*Prize amounts may be split if there are any multiple Winners. Split prizes may be lower than the published prize amounts.



Prize Payouts and Prize Levels

- (1) **Prize Liability Limits:** There are 10 prize levels in the Game.
- a. 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 and 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 the 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.
 - i. **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.
 - ii. **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 Winners as 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.
 - iii. **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.



- iv. **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.
 - v. **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 Wyoming 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 Prize Winner shall be twenty (20) years.
 - vi. **If paid in a Lump Sum Cash Payment,** Top Prize amounts will be rounded to the nearest whole dollar.
- b. Except as provided in these Official Game Rules, the second prize (Prize Level #2) 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.
- i. **One (1) to Twenty (20) Second Prize Winners.** If there are between (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.
 - ii. **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.
 - iii. **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 Wyoming Lottery's Headquarters; subsequent second prize payments will be made annually thereafter.



period, the Wyoming Lottery, with approval of the New England Lotteries, upon petition of the estate of that Winner (the “Estate”) to the Wyoming Lottery, and subject to the Wyoming Lottery’s jurisdictional laws, may accelerate the payment of all the remaining lottery proceeds to the Estate.

- i. 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.
 - ii. If the annuitant dies during the annuity payment period but after the minimum guaranteed prize amount has been paid, all payments shall stop.
 - b. **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 Wyoming Lottery. Prizes shall be rounded to the nearest whole dollar. The Wyoming Lottery may begin paying low-tier cash prizes after receiving authorization to pay from the Clearinghouse Lottery.
- (4) **Lack of Available Funds:** If necessary, when the due date for the payment of a prize occurs before the receipt of sufficient funds in the prize pool trust to pay the prize, then the transfer of funds for the payment of the full lump sum payment amount may be delayed pending receipt of funds from the party lotteries. A state may elect to make the initial payment from its own funds after validation, with notice to MUSL.
- (5) **Low-Tier Prizes:** All low-tier prizes (all prizes except the Grand Prize) shall be paid directly through the Lottery that sold the winning ticket. The Lottery may begin paying low-tier prizes after receiving authorization to pay from the MUSL central office.

Ticket Validation

- (1) **Validation Requirements:** To be a valid ticket and eligible to receive a prize, a Lucky for Life ticket shall satisfy all the requirements established by the Lottery for validation of winning tickets sold through its central computer system and any other validation requirements adopted by the MUSL Board, the Product Group, and published as the Confidential MUSL Minimum Game Security Standards. The Lottery and MUSL shall not be responsible for tickets which are stolen, unissued, illegible, mutilated, altered, and counterfeit in whole or part, mis-registered, defective, incomplete, or otherwise ineligible in any manner. When a winning ticket is submitted to the Lottery for validation along with the Lottery’s completed claim form, and the Lottery has initiated the validation procedures, the Lottery retains possession of the winning ticket and claim form.



- (2) **Lucky for Life Ticket Required:** Under no circumstances will a claim be paid for either the Top Prize, second prize or a lower tier set prize without an official Lucky for Life ticket matching all game play, serial number and other validation data residing in Lottery's gaming system computer and such ticket shall be the only valid proof of the wager placed and the only valid receipt for claiming or redeeming such prize.
- (3) **DISPUTES.** In the event a dispute between the 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 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.
- (4) **Additional Validation Requirements:** In addition to the validation requirements set forth in section (1) of this rule, in order to be deemed a valid, winning Lucky for Life ticket, all of the following conditions must be met:
- a. 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;
 - b. The ticket must be intact;
 - c. The ticket must not be mutilated, altered, reconstituted, or tampered with in any manner;
 - d. The ticket must not be counterfeit or an exact duplicate of another winning ticket;
 - e. The ticket must have been issued by a Lottery retailer authorized to sell Lucky for Life® tickets on official paper stock of the Lottery;
 - f. The ticket must not have been stolen, to the knowledge of the Lottery;
 - g. The ticket must be submitted for payment in accordance with these rules;
 - h. The ticket data must have been recorded on the Lottery's central computer 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 Lottery's central computer, the wager accepted by the Lottery's central computer shall be the valid wager;



- i. The player or computer number selections, validation data and the drawing date(s) of an apparent winning ticket must appear on the official file of winning tickets, and a ticket with that exact data must not have been previously paid;
- j. The ticket must not be mis-registered, defectively printed, or printed or produced in error to an extent that it cannot be validated by the Lottery;
- k. The ticket must pass validation tests using confidential security checks of the Lottery;
- l. In submitting a Lucky for Life® ticket for validation, the claimant agrees to abide by applicable laws, all rules and regulations, instructions, conditions, and final decisions of the CEO of the Party Lottery that issued the ticket;
- m. There must not be any other breach of these Lucky for Life® Rules in relation to the ticket, which, in the opinion of the CEO of the Party Lottery that issued the ticket justifies invalidation; and
- n. The ticket must be submitted to the Party Lottery that issued it.

Ticket Responsibility

- (1) **General:** Until such time as a signature is placed in the area designated for signature, a ticket is owned by the bearer of the ticket. MUSL, the Product Group, and the Lottery are not responsible for lost or stolen tickets.

Ineligible Players

- (1) **General:** A Lucky for Life® game ticket may not be purchased by and a prize may not be won by any such ticket or share shall not be paid to:
 - a. A member of the Wyoming Lottery Board of Directors, the CEO, or any employee of the Lottery;
 - b. A MUSL employee, officer, or director;
 - c. A contractor or consultant under agreement with the MUSL to review the MUSL audit and security procedures;



- d. An employee of an independent accounting firm under contract with MUSL to observe Drawings or site operations and actually assigned to the MUSL account and all partners, share-holders, or owners in the local office of the firm;
 - e. An employee of a Party Lottery's on-line vendor;
 - f. An employee of a Party Lottery's advertising or public relations provider; or
 - g. An immediate family member (parent, stepparent, child, stepchild, spouse, or sibling) of an individual described in subsections (a) through (f) of this section and residing in the same household.
- (2) **Local Lottery Restrictions:** Those persons designated by the Lottery's law as ineligible to play its game shall also be ineligible to play Lucky for Life® in all other Party Lottery's jurisdictions selling the Game.

Applicable Law

- (1) **General:** In purchasing a ticket, the purchaser agrees to comply with and abide by all applicable laws, rules, regulations, procedures, and decisions of the Wyoming Lottery.