



Millionaire for Life® Game Rules

Lotteries offering the Millionaire for Life multi-jurisdictional lottery game agreed to jointly operate the game pursuant to the Game Participation Agreement (“Agreement”) and such other related procedures agreed to by the Selling Lotteries. Participating states have joined the game since it was established and may change from time to time

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.

Overview 5/58 + 1/5

The Millionaire for Life game is a draw-based lottery game with a set Grand Prize and eight set prize levels. A Winning Play will match the randomly selected five (5) of fifty-eight (58) numbers from the First Set of Numbers, and one (1) of five (5) numbers from the Second Set of Numbers.

The Prize Structure offers nine (9) ways to win up to \$1,000,000 a year for life**.

The top two prizes are offered as a lifetime annuity payment, or as a lump sum cash payment. Players will make an *irrevocable* choice of an annuity, or a lump sum cash payment when claiming their prize.

- Match 5 + 1 prize will be an annuity prize of \$1,000,000 a year for life (or the cash value of \$18,000,000 in a one-time lump sum cash payment)
- Match 5 + 0 prize will be an annuity prize of \$100,000 a year for life (or the cash value of \$2,200,000 in a one-time lump sum cash payment)

The remaining seven prize tiers are set cash prizes.

- Match 4 + 1 prize will be a one-time cash payment of \$7,500
- Match 4 + 0 prize will be a one-time cash payment of \$500
- Match 3 + 1 prize will be a one-time cash payment of \$250
- Match 3 + 0 prize will be a one-time cash payment of \$50
- Match 2 + 1 prize will be a one-time cash payment of \$25
- Match 2 + 0 prize will be a one-time cash payment of \$8
- Match 1 + 1 prize will be a one-time cash payment of \$8



Drawings will be held seven (7) days per week after 10:15 P.M. Central Time. The game play sales will close for each draw no later than 9:15 P.M. Central Time. The winning numbers will be selected randomly using Digital Draw Systems.

The Digital Draw System will randomly select five (5) numbers of fifty-eight (58) for the First Set of Numbers; and one (1) number of five (5) for the Second Set of Numbers.

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) **Agent or Retailer** – means a person or an Entity authorized by a Lottery offering the game to sell lottery Plays
- (3) **Annuity** - means the Millionaire for Life Grand Prize or Match 5 Prize paid in annual installments for the Annuitant’s Measuring Life.
- (4) **Annuitant** – means the person(s) or Entity who receives the benefits of an Annuity resulting from a Winning Ticket for the Grand Prize or Match 5 Prize paid under the Annuity Option.
- (5) **“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.
- (6) **Central or Computer Gaming System (CGS)** – means a computer system(s) required to allow the processing, storage, and reporting of gaming transactions with all intended redundancy, which can include multiple sites and multiple vendors. Systems required for processing of transactions through non-traditional methods (electronic/web play, mobile play, plays through devices that are not Terminals, etc.) are part of the CGS. Terminals and retailer provided point of sale devices such as cash registers or player provided point of sale devices such as smartphones are not part of the CGS.



- (7) **“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.
- (8) **“Claimant”** or **“Winner”** means any person or Entity submitting a claim form within the required time period to collect a Prize for an official Millionaire for Life Ticket. A Claimant may be the Purchaser, the person or Entity named on a signed official Millionaire for Life Ticket, the bearer of an unsigned official Millionaire for Life Ticket, or any other person or Entity who may seek entitlement to a Millionaire for Life Prize payment in accordance with the Millionaire for Life Rules.
- (9) **Claim Limitation Period or Expiration Period** – Wyoming Lottery has established a 180 day claim period starting from the drawing date for which the ticket was purchased.
- (10) **Computer Pick** – means a Game feature that allows the random selection of game play number indicia by the authorized retailer computer (or as otherwise permitted by a Selling Lottery) that appears on a Ticket or Ticketless Transaction and is used as the First Set of Numbers and Second Set of Numbers by a Player.
- (11) **Courier** – means a non-Selling Lottery third-party entity or person, which is operating in a state in which the Courier is not legally prohibited to operate, who purchases a Millionaire for Life Play or Plays on behalf of a Player and delivers the ticket exhibiting the Play or Plays to the Player within that state.
- (12) **Deferred Annuity Portion** – means the portion of the Annuity Option paid once the Prizewinner exceeds the Guaranteed Portion of the Annuity. Also see definition of Guaranteed Annuity Portion of these Game Rules.
- (13) **Director** - means the person who has primary responsibilities for managing the participating lottery. Titles may include, but are not limited to Executive Director, Director, Chief Executive Officer, and Interim Director.
- (14) **“Drawing”** means the formal process of selecting winning numbers that conclusively determines the number of winners for each prize level of the game.
- (15) **“Draw Break”** means the selling terminal is temporarily unable to sell tickets for that day’s particular game to allow for game balancing.



- (16) **“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.
- (17) **“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 Millionaire for Life 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.
- (18) **First Set of Numbers** means the first set of numbers from one (1) to fifty-eight (58).
- (19) **Fixed or Set Prizes** - means a set amount awarded in the Game unless a Liability Limit is reached.
- (20) **Future Play** - means a Game feature which allows a Player to select numbers for one or more future Drawing(s) scheduled after the next most immediate Drawing. A Future Play can be for up to ninety (90) consecutive Drawings on a single Play Slip or Bet Slip, except for ticketless transactions which can be for up to 365 Drawings if a Selling Lottery has a process in place to allow Players to make changes to their Play purchases in the event of a game change.
- (21) **Game** – means the Millionaire for Life lottery game.
- (22) **Game Administrator** – means the Multi-State Lottery Association (MUSL). The Game Administrator is not a Lottery, or part of the Selling Lotteries.
- (23) **“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 fifty-eight (58) squares numbered one (1) through fifty-eight (58), and the second set the (Matrix 2) containing five (5) squares, numbered one (1) through five (5).
- (24) **“Game Ticket or Ticket”** means a ticket produced by a terminal which contains the caption Millionaire 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.
- (25) **Grand Prize** – means the Prize amount awarded for matching five (5) out of fifty-eight (58) numbers in the First Set of Numbers, and one (1) out of five (5) numbers in the Second Set of Numbers. If more than one Play from all Selling Lotteries wins the Grand Prize, the Grand



Prize shall be divided among the persons holding such Plays, as provided in these Game Rules.

- (26) **Guaranteed Annuity Portion** – means the portion of the Annuity Option where the Prizewinner is guaranteed Annuity payments for the first twenty (20) years of the Claimant’s Measuring Life as may be defined in these Game Rules.
- (27) **“High Tier”** means any prize of more than \$599 which must be claimed through the Wyoming Lottery Corporation headquarters in person or by mail.
- (28) **Internal Control Systems or ICS** means a system maintained by a Lottery that records and reports game sales, prize wins, and other information as required by the Lotteries or Game Administrator.
- (29) **Liability Limit** – means a pre-established threshold, as determined and announced by the Selling Lotteries before sales commence for a Drawing to which the threshold applies. The Liability Limit will be posted on the Selling Lotteries’ websites.
- (30) **“Lottery”** means Wyoming Lottery Corporation (WLC).
- (31) **Measuring Life or Life** – means the period over which a Grand Prize or Second Level Prize is paid out under the Annuity Option. For each Winning Ticket, the Measuring Life shall be the natural life of the individual who the Lottery determines to be a valid Prizewinner. However, for the following Claimants, the Measuring Life shall be fixed at twenty (20) years:
- A legal Entity other than an individual. (Not allowed by WY Statute)
 - More than one natural person who claims a Prize on the same Ticket.
 - If allowed by a Selling Lottery, a minor under the age of 18, or any group including a minor under the age of 18.
- (32) **Millionaire for Life Sales Cut-off** – means the time after which Lottery Plays will not be accepted for that Drawing. The Sales Cut-Off occurs Monday through Sunday no later than sixty (60) minutes prior to each Millionaire for Life Drawing.
- (33) **Multi-Draw** – means a Game feature which allows a Player to select Plays for up to ninety (90) consecutive Drawings on one (1) or more Tickets, starting with the next scheduled Drawing. The cost of a Multi-Draw Ticket depends on the number of Draws and the number of Plays that are selected.
- (34) **“MUSL”** means Multi-State Lottery Association
- (35) **“On-Line Gaming System”** means a computer wagering system or internet-based sales system used by the Lottery to issue and validate game tickets.



- (36) **Pari-Mutuel** – means the appropriate Prize is divided by the number of Winning Plays for a Prize Level.
- (37) **“Party Lottery”** means the New England Lotteries and the Licensee Lotteries that participates in the Game.
- (38) **“Play or Wager** – means for each play a Player selects five (5) different numbers from the First Set of Numbers and one (1) additional number from the Second Set of Numbers. The additional number from the Second Set of Numbers may be the same number as one of the five numbers a Player selects from the First Set of Numbers. A Player may select numbers by communicating the six (6) numbers to a lottery Retailer or Courier; by marking five (5) numbered spaces in the First Set of Numbers and one (1) numbered space in the Second Set of Numbers on a Millionaire for Life Play Slip and submitting it to a Retailer; or by requesting a Computer Pick from a Retailer. Additionally, the Lottery may authorize other means to place a Wager, such as through a Subscription or other type of Ticketless Transaction. The Retailer shall then issue a Ticket containing the selected set or sets of numbers and the Prize payment option, each of which constitutes a Play. Each Play costs \$5.00, or as otherwise determined by all Selling Lotteries.
- (39) **“Play Slip,” “Game Slip” or “Bet Slip”** means an optically readable card on paper stock issued by the Lottery that a Player uses to make a Millionaire for Life Play or Plays.
- (40) **“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.
- (41) **Prize Level** – means the Prizes as defined in these and the Lottery’s Game Rules.
- (42) **Prize Pools** – means the number of dollars available to fund all Prizes. The Prize Pool for any Drawing is expected to be 55% of sales.
- (43) **“Quick Pick”** means the random selection of six (6) numbers resulting in a wager accepted by the Wyoming Lottery’s Online Gaming System.
- (44) **“Retailer”** means a person or entity authorized by the Lottery to sell lottery tickets.
- (45) **Second Level or Match 5 Prize** means the Prize amount awarded for matching 5 out of 58 numbers in the First Set of Numbers and none out of five (5) numbers in the Second Set of Numbers, subject to limitations set out below.
- (46) **Second Set of Numbers** means the second set of numbers from one (1) to five (5). A number in the Second Set of Numbers may be the same as one (1) through five (5) selected from fifty-eight (58) in the First Set of Numbers.



- (47) **“Selling Lottery”** means the Party Lottery that sold a winning Game ticket.
- (48) **Terminal** – means a device that is authorized by the Lottery to interact with the Lottery’s central gaming system to issue Lottery Tickets and to enter, receive and process Lottery transactions that may include issuing Tickets, validating Tickets and transmitting reports. This includes Player Self-Service Terminals (PSST) for the purchase of Millionaire for Life Tickets. When using a PSST, the Player may make selections by inserting a completed Play or Bet Slip into the PSST’s optical mark reader, or by manually entering the selections on the PSST touch screen or selecting a Computer Pick option. Note: some PSST’s may not support all of the differing methods of number selection.
- (49) **Ticket** – means an official Millionaire for Life Game Ticket, produced on official paper stock by a Retailer in an authorized manner, bearing Player or computer selected numbers, Game name, Drawing date, amount of Wager, and validation data which contain the Play or Plays selected by the Player, either manually or by Computer Pick.
- (50) **“Top Prize”** means the Game’s first prize.
- (51) **Unclaimed Prize** – means a Prize that has not been formally claimed or redeemed by a Claimant within the specified claim period as set forth in these and/or the game rules as provided by the Selling Lottery. In no event shall any Prize that remains unclaimed after the period set by these Game rules become or constitute unclaimed property or abandoned property.
- (52) **Winning Numbers** – means the five (5) one- (1) or two- (2) digit numbers from the First Set of Numbers, and a one (1) digit number from five (5) in the Second Set of Numbers, randomly selected during a Millionaire for Life Drawing, that shall be used to determine the Winning Play.
- (53) **Winning Play(s)** – means the Play(s) that matches the Winning Numbers.
- (54) **Winning Ticket** – means a Ticket that has passed all Lottery validation and security requirements and that contains a set of numbers entitling Claimant to a Prize. Each Winning Ticket must meet all Play validation requirements as established by the Lottery that sold the Play.

Game Description

- (1) **General Information:** The Game is a double matrix-style game, with a drawing everyday at approximately 9:15 p.m. Mountain Standard Time (MST) and the Draw Break(game closure) will take place at 8:15 p.m. (MST).



- (2) **Selection of Numbers:** To play Millionaire for Life, a Player selects, or has the Terminal randomly assign (Computer Pick) five (5) numbers from the First Set of Numbers which includes a range of consecutive numbers from one (1) to fifty-eight (58) and one (1) number from the Second Set of Numbers which includes a range of consecutive numbers from one (1) to five (5). The additional number selected from the Second Set of Numbers may be the same number as one of the five (5) numbers a Player selects from the First Set of Numbers, or has the Terminal randomly assign (Computer Pick) from the First Set of Numbers. Play selections of less than or more than six (6) numbers will be impermissible and void. All Lottery Tickets issued for this Game shall be clearly identified with the name of the Game and the date or dates of the Drawing(s) for which they apply.
- (3) **Purchase of Tickets:** The price of a single Play shall be \$5.00, including all applicable taxes that a Selling Lottery may be required to collect. The Director of a Selling Lottery may establish a discount for Players for limited promotional purposes from time to time. A Selling Lottery that plans any promotion, discount, free Play, etc. which is to be offered for more than ninety (90) days shall notify the Game Administrator prior to the start of the event(s). The Game Administrator will advise all Selling Lotteries of the date and overview of the promotion, discount, free Play offer, etc.
- To purchase a ticket, a player must:
- a. Request a “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 owned by the bearer of the ticket. This prohibition also applies to a Game Tickets that may be printed in error by the 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) **Millionaire for Life Play Slips** shall be available at no cost to the Player. Play Slips shall have no pecuniary or Prize value and shall not constitute evidence of purchase or number selections.
- (8) **Replay Feature.** Players may request that a Retailer utilize the barcodes of already purchased Millionaire for Life Tickets to duplicate another Ticket of the same price and with the same number selections and options.
- (9) **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.
- (10) **Player Responsibility:** It shall be the sole responsibility of the Purchaser to verify the accuracy and readability of the information printed on the Millionaire for Life Ticket at the time of purchase. After the Purchaser leaves a Retailer location, neither a Retailer nor the Lottery shall be liable for any errors in the accuracy and readability of a Ticket occurring for any reason.
- (11) **Determination of Winning Numbers:** The Drawing to select the Winning Numbers shall be conducted at the studios of the Multi-State Lottery Association at approximately 10:15 P.M. Central Time. Millionaire for Life Drawings shall be conducted seven (7) days per week, Monday through Sunday, at the designated time. However, the day, time or location of Millionaire for Life Drawings may be modified as determined by all Lotteries offering the Millionaire for Life Game and will be publicly announced by the Lotteries. All Millionaire for Life Drawings will be open to the public and shall be witnessed by an Independent Certified Public Accounting Firm.

Millionaire for Life Drawings shall randomly generate, by mechanical means, Millionaire for Life Winning Numbers, pursuant to the controls and methods defined by the Selling Lotteries.

Official results of the Drawings, even though announced, are located in the draw files at the offices of the Game Administrator. Neither the Game Administrator nor the Selling Lotteries shall be liable for media misprints or incorrectly announced Winning Numbers on any website(s) and social media.



- (12) **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.
- (13) **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.

The Purchaser must sign a written Prize payout election form and make an irrevocable selection of the Cash Option, or the Annuity Option sixty (60) days from the date the Purchaser is entitled to the Prize. Selling Lotteries may adopt a different process so long as the Purchaser indicates an irrevocable decision by signature.

- (14) The Selling Lotteries reserve the right to make changes to the Millionaire for Life game, including the quantity of the First Set of Numbers and/or the Second Set of Numbers. Any changes in the Millionaire for Life Game shall be determined by the Selling Lotteries and shall be publicly announced by the Selling Lottery in advance of the effective date.

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.
- (2) The Winning Play must have been recorded on the central gaming system prior to the Drawing and must match exactly with the official file of Winning Tickets and must not have been previously paid. In the event of a contradiction between information as printed on the Ticket and as accepted by the Lottery central gaming system, the Wager accepted by the Lottery central gaming system shall be the valid Wager.
 - 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.

- c. Federal and state tax withholding shall be determined by the Lottery in the State in which the Play was purchased.
 - d. The ticket must be validated at the lottery headquarters terminal prior to the expiration date.
- (3) **Prize Pool:** The prize pool for all prize categories shall consist of 55 percent of each drawing period's sales.
- (4) **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 Level	Matches Matrix #1 (5 of 58)	Matches Matrix # (1 of 5)	Prize	Probability Distribution
1	5	1	\$1,000,000/ year for Life*	22,910580.00
2	5	0	\$100,000/ Year for Life*	5,727,645.00
3	4	1	\$7,500*	86,455.018868
4	4	0	\$500	21,613.754717
5	3	1	\$250	1,662.596517
6	3	0	\$50	415.649129
7	2	1	\$25	97.799795
8	2	0	\$8	24.449949
9	1	1	\$8	15.647967
Overall odds: 8.467665				

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

MATCHES, PROBABILITIES, AND PRIZE AMOUNTS AND LEVELS

Number of Matches Per Ticket	Probability Distribution	Prize Amount	Prize Level
All Five (5) of First set of Numbers plus one(1) of Second Set of Numbers	22,910,580.00	\$1,000,000/yr for Life	Grand Prize



Prize Payouts and Prize Levels

- (1) **Prize Liability Limitation:** There are 9 prize levels in the Game.
 - a. In the event that a Liability Limit would be exceeded for a particular Draw, the Prize amounts for each Prize Level shall be adjusted in accordance with a formula established by the Selling Lotteries so that the aggregate liability for Prizes in such Draw shall not exceed the Liability Limit. Prize Liability Limits are posted on the Selling Lotteries' websites.



- b. **Grand Prize Payout.** Except as provided in these Official Game Rules, the Grand Prize shall be paid either as an Annuity or lump sum cash. A Grand Prize payout shall be divided equally among the number of Grand Winning Tickets as set forth below. Under certain circumstances, as detailed below, the Grand Prize is required to be paid in a single lump sum cash payment and no annuitized payment option is available.
- c. **One (1) Grand Prize-Winning Play among the Selling Lotteries.** If there is one (1) Grand Prize-Winning Play, the annuitized Prize value will be \$1,000,000 per year for life, paid in annual installments, or a one-time lump sum cash Prize payment..
- d. **Two (2) to Twenty (20) Grand Prize-Winning Tickets among the Selling Lotteries.** If there is more than one (1) and less than or equal to Twenty (20) Grand Prize-Winning Plays, the annuitized payment based on an annuitized Prize value of \$1,000,000 per year will be divided by the total number of Grand Prize-Winning Plays. The minimum annuitized Prize value for this category will be \$50,000 per year for life. The two (2) to twenty (20) Grand Prize-Winning Play Purchasers may choose the Cash Option as an alternative to the Annuity Option. The amount of the Cash Option for each Grand Prize-winning Ticket Winner will be the Grand Prize Cash Value divided equally by the number of Grand Prize-Winning Tickets.
- e. **Twenty-one or more Grand Prize-Winning Plays among the Selling Lotteries.** If there are twenty-one (21) or more Grand Prize-Winning Plays, no Annuity Option shall be available. Rather, the Grand Prize Cash Value shall be divided equally among all Grand Prize-Winning Plays and paid in one lump sum cash payment per each winning Play that has been claimed and validated. The minimum Grand Prize value for each of the 21 or more Grand Prize-Winning Plays shall be not less than the lowest tier Prize paid for the same Drawing.
- f. **Second Level Prize Payouts.** Except as provided in these Game Rules, the Second Level Prize shall be paid either as an Annuity or lump sum cash. For each Second Level Prize Winning Play, the annuitized Prize value will be \$100,000 annually for life, paid in annual installments, or a one-time lump sum cash Prize payment, unless a Liability Limit would be exceeded.
- g. **One (1) to Twenty (20) Second Level Prize Winning Plays among the Selling Lotteries.** If there are between one (1) and Twenty (20) Second Level Winning Plays, the annuitized Second Level Prize Value will be \$100,000 per year for life. Any of these one (1) to twenty (20) Second Level Prize Winning Plays 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 Second Level Prize Cash Option as established by all of the Selling Lotteries..



- h. Twenty-one (21) or more Second Level Prize Winning Plays among the Selling Lotteries.** If there are twenty-one (21) or more Second Level Prize Winning Plays, the Second Level Prize Liability shall be capped at an amount as determined by the Selling Lotteries, and shall be split equally among all Second Level Prize-Winning Plays, 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 the lowest tier Prize paid in that respective Drawing.

Effective with the drawings on and after September 1, 2026, the Second Level Prize Payouts will be as follows:

Second Level Prize Payouts. Except as may be provided in the Game Rules, the Second Level Prize shall be paid either as an Annuity or lump sum cash. For each Second Level Prize Winning Play, the annuitized Prize value will be \$100,000 annually for life, paid in annual installments, or a one-time lump sum cash Prize payment of \$2,200,000, unless a Liability Limit would be exceeded.

One (1) to Seven (7) Second Level Prize Winning Plays among the Selling Lotteries. If there are between one (1) Second Level Winning Plays and Seven (7) Second Level Prize Winning Plays, the annuitized Second Level Prize Value will be \$100,000 per year for life. Any of these one (1) to seven (7) Second Level Prize Winning Plays may choose the Cash Option as an alternative to the Annuitized Payment Option. The Cash Option for this category will be the amount of the Second level Prize Cash Option as established by all of the Selling Lotteries.

Eight (8) or more Second level Prize Winning Plays among the Selling Lotteries. If there are eight (8) or more Second Level Prize Winning Plays, the Second Level Prize Liability shall be capped at \$15,000,000 and shall be split equally among all Second Level Prize-Winning Plays 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.

- i. Third Level Prize Payouts.** The Third Level Prize Payout will be paid as a \$7,500 Fixed Prize and paid in one single cash payment.
- j. Fourth Level Prize Payouts.** The Fourth Level Prize Payout will be \$500 Fixed Prize and paid in one single cash payment.



- k. **Fifth Level Prize Payouts.** The Fifth Level Prize Payout will be \$250 Fixed Prize and paid in one single cash payment.
- l. **Sixth Level Prize Payouts.** The Sixth Level Prize Payout will be \$50 Fixed Prize and paid in one single cash payment.
- m. **Seventh Level Prize Payouts.** The Seventh Level Prize Payout will be \$25 Fixed Prize and paid in one single cash payment.
- n. **The Eighth and Ninth Level Prize Payouts** will be \$8 Fixed Prize each and paid in one single cash payment.

LIFE ANNUITY REQUIREMENTS AND RESTRICTIONS

- A. **Minimum Annuity Period.** An Annuitant shall be paid their appropriate Grand Prize share or Second Level Prize share on an annual basis for life, or for the twenty (20) year term of the Guaranteed Annuity Portion, whichever is longer. In the event that an Annuitant dies within the twenty (20) year Guaranteed Annuity Portion, any remaining Prize payments in the Guaranteed Annuity Portion shall be paid to the Annuitant's estate or to the Annuitant's beneficiary pursuant to the Lottery's rules and regulations and law. The initial payment under the Annuity Option shall be paid as soon as possible upon completion of internal validation procedures and in accordance with these Official Game Rules.
- B. There shall be no assignment of Grand Prize or Second Level Prize except as set forth in the statutes or regulations of the Lottery that sold the winning Ticket.
- C. **Proof of Life.** Prior to the beginning of payment of the Deferred Annuity Portion, Lottery will send an affidavit letter to the Annuitant requesting proof of life. The purpose of the affidavit letter is to verify that the Annuitant is still alive. The Annuitant shall sign the affidavit letter and the letter shall bear the seal of a notary public. A proof of life affidavit letter will be sent to the Annuitant each subsequent year prior to the next scheduled installment payment. If Annuitant fails to provide a signed and notarized affidavit letter, the Lottery shall not make any further Deferred Annuity Portion payments. However, when, in the Director's sole discretion, the facts underlying an Annuitant's failure to provide a completed annual affidavit letter are reasonable, the Deferred Annuity Portion payments may resume. No interest shall be paid by the Lottery on the value of the Prize or any payment thereof during any period that a Prize payment was not made due to failure of the Annuitant to provide an affidavit letter.
- D. In no event shall installment payments be made in the Deferred Annuity Portion of the Annuity Option after the Annuitant's death.



- E. It shall be the Prizewinner's responsibility to provide the Lottery paying the Annuity any updated address information to which Prize installments will be mailed even if a full annual payment or multiple payments have been assigned to a third party.
 - F. Where a Claimant of a Grand Prize or Second Level Prize is a minor who has not yet attained a majority age in the applicable jurisdiction in which the lottery that sold the Play is located, such Prize will be subject to the laws and regulations governing the Selling Lottery.
 - i. **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 Wyoming 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.
 - ii. **If paid in a Lump Sum Cash Payment,** the second prize amounts will be rounded to the nearest whole dollar.
- (2) **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.
- (3) **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 Wyoming jurisdictional laws. Taxes will be withheld in accordance to federal and Wyoming state 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 the Wyoming Lottery's On-Line Gaming System, and any other requirements adopted by the New England Lottery Directors. The Wyoming Lottery shall not be responsible for Game Tickets that are altered in any manner.
- a. **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.

Ticket Validation

- (1) **Validation Requirements:** To be a valid ticket and eligible to receive a prize, a Millionaire 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 and considered void if: tickets 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) **Millionaire 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 Millionaire 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) **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 Millionaire 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 Millionaire 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 Millionaire 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 Millionaire 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 Millionaire 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 Millionaire 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.