

CASH 4 LIFE OFFICIAL GAME RULES
AMENDED AND RESTATED TO BE EFFECTIVE
APRIL 1, 2019 FOR THE PAYMENT OF PRIZES AND
IN ALL OTHER RESPECTS EFFECTIVE
FOR THE DRAWING JULY 1, 2019

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SECTION 1

PURPOSE

- 1.1 The purpose of the CASH 4 LIFE game is the generation of revenue for Party Lotteries through the operation of a specially-designed multi-state lottery game that will award Prizes to Ticket holders matching specified combinations of numbers randomly selected in regularly scheduled drawings.
- 1.2 During each CASH 4 LIFE drawing, six (6) CASH 4 LIFE Winning Numbers will be selected from two (2) matrices of numbers in the following manner: five (5) winning numbers from a matrix numbered one (1) through sixty (60) (Matrix A); and one (1) winning number from a second matrix numbered one (1) through four (4) (Matrix B).
- 1.3 Add-on Game. Where permitted by the governing laws, policies, procedures, regulations or rules of any Party Lottery jurisdiction, any Party Lottery, or several Party Lotteries together, may institute an Add-on Game that may provide prize amounts in addition to CASH 4 LIFE Prize amounts.

SECTION 2

DEFINITIONS

- 2.1 Capitalized words and terms set forth below, when used within this document known as CASH 4 LIFE Official Game Rules (hereinafter “CASH 4 LIFE Rules” or “Official Game Rules”) shall have the following meaning unless otherwise indicated.
- 2.2 ADD-ON GAME – Means a game that may provide prize amounts in addition to the CASH 4 LIFE Prizes, other than the CASH 4 LIFE Jackpot / Top Prize.
- 2.3 AGENT, SALES AGENT OR RETAILER – Means a location, person or entity licensed, contracted or otherwise authorized and equipped by its respective Party Lottery to sell Official CASH 4 LIFE Tickets subject to governing laws, policies, rules and regulations.
- 2.4 ANNUITY OPTION – Means the manner in which the CASH 4 LIFE Top Prize and Second Level Prize may be paid in annual installments for the Annuitant’s Measuring Life.
- 2.5 ANNUITANT - Means the person(s) or Entity who receives the benefits of an annuity resulting from a Winning Play on a Winning Ticket for the Jackpot/Top Prize or Second Level Prize paid under the Annuity Option.
- 2.6 AUTHORIZED CLAIM CENTER – Means any CASH 4 LIFE Agent or Retailer, or Party Lottery office, in the state where the winning Official CASH 4 LIFE Ticket was purchased.
- 2.7 CASH OPTION – Means the manner in which the CASH 4 LIFE Jackpot/Top Prize or Second Level Prize may be paid in a lump sum single payment.
- 2.8 CASH BALL – Means the number selected from Matrix B.
- 2.9 CLAIMANT – Means any person or (where permitted) Entity submitting a claim form, at an Authorized Claim Center which is authorized for that type and amount of Prize, within the required time period (i.e., within the Claim Limitation Period) to collect a Prize for an Official CASH 4 LIFE Ticket. A Claimant may be the person or (where permitted) the Entity named on a signed Official CASH 4 LIFE Ticket, the bearer (who may include the Purchaser) of an unsigned Official CASH 4 LIFE Ticket, or any other person or (where permitted) Entity who may seek entitlement to a CASH 4 LIFE Prize payment in accordance with the CASH 4 LIFE Rules and Party Lottery governing laws, policies and rules. No Claimant may assert rights different from the rights acquired by the original Purchaser at the time of purchase.
- 2.10 CLAIM LIMITATION PERIOD – Means the set period within which a Winning Ticket Prize must be claimed, as determined by the state laws, rules and regulations of the Party Lottery where the Ticket being claimed was purchased.
- 2.11 DEFERRED ANNUITY PORTION - Means the portion of an Annuity Option paid once the Prizewinner exceeds the Guaranteed Annuity Portion of the annuity. The Deferred Annuity Portion installments will continue to be paid for the remainder of the Prizewinner’s Measuring Life. Also see definition of Guaranteed Annuity Portion of these Official Game Rules.
- 2.12 DIRECTOR – Means the chief executive of any Party Lottery or any other person to whom the Director’s authority is lawfully delegated. “Directors” means more than one Party Lottery Director.

- 2.13 ENTITY – Means any Claimant other than an individual/natural person/human being who claims (where permitted) a Prize.
- 2.14 FIXED PRIZES - Means a set amount awarded in the CASH 4 LIFE Game as determined by the Prize Structure provided in Section 7 of these Official Game Rules.
- 2.15 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. Also see definition of Deferred Annuity Portion in these Official Game Rules.
- 2.16 INTERNET GAME TICKET – Means a Ticket for CASH 4 LIFE purchased via the internet, where permitted by the governing laws, policies or rules of a Party Lottery. Where sales of Official CASH 4 LIFE Tickets via the internet are authorized, such sales shall constitute Official CASH 4 LIFE Tickets for validation and other purposes set forth in these CASH 4 LIFE Rules.
- 2.17 JACKPOT PRIZE or TOP PRIZE or TIER ONE PRIZE – Means the top prize in the CASH 4 LIFE game awarded for matching 5 out of 60 numbers in Matrix A and 1 out of 4 numbers in Matrix B (Cash Ball). The Jackpot Prize Cash Value is defined in the CASH 4 LIFE Finance and Operations Procedures (“Finance and Operations Procedures”).
- 2.18 LEAP DAY – Means February 29, which occurs every fourth year. Leap Day shall not count for purposes of Prize calculation.
- 2.19 LIABILITY LIMIT – Means a pre-established threshold, as determined and announced by the Party Lotteries before sales commence for a drawing to which the threshold applies. The Liability Limit will be posted on the Party Lottery’s respective website.
- 2.20 LINE – Means the area of a Ticket that represents one Play; each Line contains 5 numbers between one and sixty and one Cash Ball number between one and four; each number is selected by the Player or the Party Lottery’s computer/gaming system.
- 2.21 Matrix A (FIELD 1) – Means a pool of numbers from one (1) to sixty (60).
- 2.22 MATRIX B (FIELD 2) – Means a pool of numbers from one (1) to four (4). The number selected from Matrix B will be referred to as the “Cash Ball.” The number may be the same number as one of the five numbers a Player selects from Matrix A.
- 2.23 MEASURING LIFE or LIFE – Means the period over which a Jackpot or Second Level Prize is paid out under the Annuity Option. For each Winning Ticket, the Measuring Life/Life shall be the natural life of the individual/human being who the Selling Party Lottery determines to be a valid Prizewinner. However, for the following Claimants (where these Claimants are permitted), the Measuring Life/Life shall be fixed at twenty payments / payments over twenty (20) years:
- A minor under the age of 18, or any group including a minor under the age of 18.
 - An Entity or group that includes one or more Entity or Entities.
 - More than one individual/natural person/human being claims a Prize on the same Ticket.
- 2.24 PANEL, PLAY AREA or PLAY BOARD – Means that area of an official CASH 4 LIFE Play Slip containing one matrix of sixty (60) areas/spaces numbered one (1) through sixty and one matrix of four areas/spaces numbered from one (1) through four (4) from which numbers may be selected from each matrix by a Player

or by a Party Lottery computer/gaming system.

- 2.25 PARI-MUTUEL – Means winnings are paid in the following manner: the total Prize Pool is divided by the number of Winning Plays for a Prize Level (or divided as provided for more than one Prize Level, if so provided in the Finance and Operations Procedures).
- 2.26 PARTY LOTTERY or LOTTERIES – Means one or more of the state lotteries established and operated pursuant to applicable state laws who are signatories to the CASH 4 LIFE Regional Game Agreement. Participating states, i.e., Party Lotteries, may change from time to time.
- 2.27 PLAY or WAGER – Means the numbers, selected by the Party Lottery computer/gaming system or the Player, represented in one Panel on a Play Slip and one corresponding Line on a Ticket, and the amount required to purchase the Play; for each Play a Player (or, at the Player’s request, the Party Lottery’s computer/gaming system) selects five (5) different numbers from Matrix A and one (1) additional Cash Ball number from Matrix B. The additional number may be the same number as one of the five numbers a Player selects from Matrix A. Each Play costs \$2.00.
- 2.28 PLAY SLIP or BET SLIP – Means a computer-readable form, issued by the Selling Party Lottery, used in purchasing an Official CASH 4 LIFE Ticket, having a certain number of separate Panels, Play Areas, or Play Boards (the number is designated by each Party Lottery), with each Play Area consisting of two (2) matrices. One matrix contains sixty (60) areas/spaces, numbered one (1) through sixty (60); and one matrix contains four (4) areas/spaces, numbered one (1) through four (4). The Play Slip or Bet Slip may additionally include boxes for selection of Cash Option or Annuity Option or other play features, at the discretion of each Party Lottery. The Play/Bet Slip must comply with the governing laws, policies and rules of the Party Lottery that issued the Play/Bet Slip.
- 2.29 PRIZE or PRIZES – Means the winnings as defined in these Official Game Rules.
- 2.30 PRIZE FUND – Means that portion of CASH 4 LIFE gross sales set aside for the payment of Prizes. The Prize Fund for any drawing is expected to be 55% of sales, but may be higher or lower based upon the number of Winning Plays at each Prize Level as well as the funding required to contribute to the Jackpot and Second Level Prize.
- 2.31 PRIZE LEVEL or PRIZE TIER or TIER - Means a specific level of Prizes, determined by how many numbers are matched in a Play from Matrix A and/or Matrix B, as defined in Section 7 of these Official Game Rules.
- 2.32 PRIZE POOL – Means the respective number of dollars from the Prize Fund allocated to each of the Prize Levels.
- 2.33 PRIZEWINNER – Means a Player who is entitled, as a result of successful Claimant verification and successful Play/Ticket validation to receive a Prize under the Official Game Rules of the CASH 4 LIFE game and the relevant laws and rules of the Selling Party Lottery.
- 2.34 PRODUCED – Means a sale of a Ticket recorded in a Selling Party Lottery’s gaming system, no matter how generated or recorded, whether by paper ticket, subscription, or internet sale, or by other sale authorized by the Selling Party Lottery and these Official Game Rules.
- 2.35 PURCHASER or PLAYER – Means a player of CASH 4 LIFE who purchases an Official CASH 4 LIFE Ticket in accordance with CASH 4 LIFE Rules and the Selling Party Lottery governing laws, policies and rules.

- 2.36 QUICK-PICK, AUTO PICK or EASY PICK – Means a Player option in which CASH 4 LIFE number selections are determined at random by the Selling Party Lottery’s computer/gaming system software.
- 2.37 SALES CUT-OFF – Means the time after which lottery Plays will not be accepted for that drawing. The Sales Cut-Off occurs each calendar day at approximately 8:45 PM Eastern Time for each CASH 4 LIFE drawing; however a Party Lottery may cut off sales a reasonable time prior to that time, including Florida’s 8:30 PM Eastern Time cut-off.
- 2.38 SECOND LEVEL PRIZE or TIER TWO PRIZE– Means the Prize amount awarded for matching 5 out of 60 numbers in Matrix A and 0 out of 4 numbers in Matrix B.
- 2.39 SELLING PARTY LOTTERY – Means the Party Lottery that sold the relevant Ticket.
- 2.40 SHARED LIABILITY – Means the liability of the Party Lotteries in any CASH 4 LIFE game Prize, or any CASH 4 LIFE Add-on game, which will be in accordance with the Finance and Operations Procedures.
- 2.41 SUBSCRIPTION or SEASON TICKET – Means an extended, multi-draw CASH 4 LIFE purchase option wherein the same set(s) of numbers may be played for a specified number of consecutive drawings, effective on a future date prescribed by governing laws, policies and rules of the Party Lottery offering the Subscription/Season Ticket option. Subscription/Season Tickets are distinguished from multi-draw Tickets authorized by Sections 4 and 5.10 of these CASH 4 LIFE Rules, which are effective with the next scheduled drawing.
- 2.42 TICKET or OFFICIAL CASH 4 LIFE TICKET – Means a CASH 4 LIFE game Ticket printed on official paper stock by a CASH 4 LIFE Agent or Retailer in an authorized manner, bearing Player- or computer-selected numbers (each Play/Line consisting of five (5) one or two-digit Player- or computer-selected numbers, and one (1) one-digit Player- or computer-selected number), game name, drawing date, amount of wager and validating data; where Subscription/Season Ticket and/or purchases via internet sales of Official CASH 4 LIFE Tickets are authorized by a Party Lottery pursuant to Section 3.2 hereof, such sales might not necessarily be made by a CASH 4 LIFE Agent or Retailer and might not be recorded on official paper stock, but, for purchases via the internet or for the duration of the Subscription/Season Ticket plus the Claim Limitation Period, shall nevertheless constitute Official CASH 4 LIFE Tickets for validation or other purposes set forth in these CASH 4 LIFE Rules, in accordance with the governing laws, policies and rules of the Party Lottery that authorized the purchase.
- 2.43 UNCLAIMED PRIZE or EXPIRED PRIZE – Means any Prize for a Winning Play/Winning Ticket that has not been presented for payment within the Claim Limitation Period.
- 2.44 WAGER – See “Play”.
- 2.45 WINNING PLAY(S) – Means the Play(s) that matches the appropriate number of Winning Numbers as described in Section 7.1 of these CASH 4 LIFE Rules.
- 2.46 WINNING NUMBERS – Means five (5) one- or two-digit numbers, from one (1) through sixty (60) and one (1) one-digit number from one (1) through four (4), randomly selected in each CASH 4 LIFE drawing and certified by an Independent Certified Public Accounting Firm, which shall be used to determine winning CASH 4 LIFE Plays contained on Official CASH 4 LIFE Tickets.
- 2.47 WINNING TICKET – Means an Official CASH 4 LIFE Ticket that passed all Party Lottery validation and security requirements and that contains a Winning Play or Winning Plays.

SECTION 3

TICKET SALES

- 3.1 The sale of Official CASH 4 LIFE Tickets may be conducted only by such Sales Agents as each Selling Party Lottery shall authorize pursuant to the governing laws, policies and rules of that Party Lottery and the CASH 4 LIFE Rules.
- 3.2 When permitted by the governing laws, policies or rules of a Party Lottery, the Director of the Party Lottery may authorize Purchasers to purchase via the internet and/or to make Subscription purchases of Official CASH 4 LIFE Tickets. Subscriptions will be subject to the policies, procedures and rules established by the Party Lottery selling the Subscription, subject to the following parameters and restrictions:
- (a) The maximum time period encompassed by a Subscription is one year.
 - (b) In the event the Directors authorize a change in the frequency of drawings or a matrix change for CASH 4 LIFE, the Party Lottery which issued the Subscription will determine the option(s) available to Subscription Purchasers from that Party Lottery for the balance of Plays remaining on their Subscriptions effective as of the date of the changes.
 - (c) Except as set forth in Section 3.2 (b), and notwithstanding Section 5.4 below, game play information for a Subscription may be edited by a Selling Party Lottery only when an error in the numbers entered has been identified, a change in the frequency of drawings occurs, or a change in the game matrix occurs. A Subscription may be edited to correct an error in the numbers entered before the time of the first drawing for which the Subscription is effective. (Liability for any number entered in error is limited to the Party Lottery that entered the number in error and other Party Lotteries shall have no liability for such error). For a change in the game matrix, or for errors in the numbers entered that are identified AFTER the first drawing under the Subscription, the Selling Party Lottery may correct the Subscription game play prospectively for the remaining number of draws on the Subscription. The only other condition under which Subscription game play may be edited is to correct the Subscription end date if the Directors authorize a change in the frequency of CASH 4 LIFE drawings. Each Party Lottery shall review any such proposed changes to a Subscription in that Party Lottery's jurisdiction.

SECTION 4

TICKET PRICE

- 4.1 Official CASH 4 LIFE Tickets may be purchased for \$2.00 per Play, or multiples thereof, in accordance with the rules of the Party Lottery of the state in which the wager is placed. The Purchaser receives one Play for each \$2.00 wagered in CASH 4 LIFE. The availability and cost of any Add-on Game shall be determined by the Party Lottery offering this Add-on Game, shall not be included in the Official CASH 4 LIFE Ticket's cost that is reported to the Party Lotteries, and shall be subject to the laws, rules and regulations governing the respective Party Lottery.

- 4.2 Subject to the laws and regulations governing each Party Lottery, the Directors may collectively authorize the sale of Official CASH 4 LIFE Tickets at a discount for promotional purposes. Individual Directors may authorize sale of Official CASH 4 LIFE Tickets at a discount for promotional purposes within their respective jurisdictions, provided that such discounted sales shall be reported to the Party Lotteries at full gross sales value.

SECTION 5

PLAY CHARACTERISTICS AND RESTRICTIONS

- 5.1 Official CASH 4 LIFE Tickets may only be sold to persons 18 years of age or older, unless such persons are not prohibited from playing CASH 4 LIFE in a Party Lottery state by the governing law, policies or rules of that Party Lottery, or any contract executed by that Party Lottery.
- 5.2 Official CASH 4 LIFE Tickets may not be purchased in any Party Lottery state by any Party Lottery board member or commissioner, or any officer or employee; or any spouse, child, brother, sister or parent residing as a member of the same household in the principal place of residence of any such person.
- 5.3 Under no circumstances will a claim be paid for either the Jackpot Prize or the Second Level Prize without an Official CASH 4 LIFE Ticket matching all game play, serial number and other validation data residing in the Selling Party Lottery's gaming system computer and such Ticket (or for Subscription/Season Tickets or Internet Game Tickets, the Party Lottery's electronic record of purchase) shall be the only valid proof of the wager placed and the only valid receipt for claiming or redeeming such Prize.
- 5.4 Except with respect to a Subscription in a situation described in Section 3 above, Official CASH 4 LIFE Tickets may not be canceled.
- 5.5 Purchasers may submit a manually completed CASH 4 LIFE Play Slip to a CASH 4 LIFE Agent, Sales Agent, or Retailer to have issued an Official CASH 4 LIFE Ticket. CASH 4 LIFE 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 mechanical, electronic, computer generated or any other non-manual method of marking Play Slips is prohibited, except that e-playslips authorized by the Selling Party Lottery are permitted. As permitted by the Party Lottery, Purchasers may submit a previously purchased Ticket with specific barcode, which will enable the CASH 4 LIFE Agent, Sales Agent or Retailer to scan the barcode to produce the exact wager information for the next scheduled drawing.
- 5.6 Purchasers may orally convey their selections to a CASH 4 LIFE Agent, Sales Agent or Retailer to have issued an Official CASH 4 LIFE Ticket. Such selections shall be manually entered into the computer terminal by the CASH 4 LIFE Agent, Sales Agent or Retailer.
- 5.7 In those Party Lottery states which offer player operated sales terminals (POST's) or self-service terminals (SST's), which include Player Activated Terminals and Play Controlled Terminals, Purchasers may utilize POST's or SST's for the purchase of Official CASH 4 LIFE Tickets, and may make number selections by such methods as may be permitted by the Party Lottery's gaming system. Those methods may include, but are not limited to, inserting a completed CASH 4 LIFE Play Slip into the POST's or SST's optical mark reader, manually entering the selections on the POST or SST touch screen, or selecting a Quick Pick, Auto Pick or Easy Pick option.
- 5.8 At the discretion of each Party Lottery, Purchasers may specify at the time of Ticket purchase or at another time determined by the Party Lottery whether any Jackpot Prize or Second Level Prize won will be paid under the Cash Option or the Annuity Option; however, the provisions of Sections 7.2 and 7.3 of these Rules shall still apply and may overrule the choice specified by the Purchaser.
- 5.9 It shall be the sole responsibility of the Purchaser to verify the accuracy and condition of the data printed on the Official CASH 4 LIFE Ticket at the time of purchase.

- 5.10 Where permitted by the governing laws, policies, regulations or rules of a Party Lottery, Official CASH 4 LIFE Tickets (excluding Subscriptions) may be purchased for one (1) through up to three (3) months of consecutive drawings, commencing with the next scheduled drawing after the receipt and processing of the Purchaser's Play/Bet Slip or upon manual entry of an oral request, where allowed, i.e., such a Ticket will be effective with the drawing immediately after the purchase.
- 5.11 The Directors may collectively, by vote in the percentage provided in the Agreement, authorize a change (including an addition) to Liability Limits, the Prize Structure, and/or any other aspect of CASH 4 LIFE, but before any change is effective notice must be given to each Party Lottery in ample time to implement the change; in addition, any change to the CASH 4 LIFE game must be announced by advance public notice.

SECTION 6

TIME, PLACE AND MANNER OF CONDUCTING DRAWINGS

- 6.1 CASH 4 LIFE drawings shall be conducted at the headquarters of the New Jersey Lottery, Lawrenceville, New Jersey at 9:00 p.m. Eastern Time. CASH 4 LIFE drawings shall be conducted on each calendar day at the designated time. However, the day, time or location of the CASH 4 LIFE drawings may be modified as determined by the Directors and publicly announced by the Party Lotteries, and/or as stated in the CASH4LIFE Drawing Procedures (“Drawing Procedures”). All CASH 4 LIFE drawings will be open to the public and shall be witnessed and certified by an Independent Certified Public Accounting Firm.
- 6.2 The objective of CASH 4 LIFE drawings shall be to select at random, with the aid of mechanical drawing equipment, CASH 4 LIFE Winning Numbers, pursuant to the controls and methods defined by the Party Lotteries in the Drawing Procedures.
- 6.3 All Winning Numbers, even though announced, are subject to validation by the New Jersey Lottery, including, if necessary, review by the Party Lottery Directors, whose decision shall be final. No Party Lottery shall be liable for media misprints or incorrectly announced Winning Numbers.

SECTION 7

PRIZE STRUCTURE

7.1 Matrices of 5/60 and 1/4 with 55% anticipated Prize Fund. The table set forth below shall apply for all Party Lotteries.

PRIZE LEVEL/ PRIZE TIER	NUMBERS MATCHED FROM MATRIX A (1-60)	NUMBERS MATCHED FROM MATRIX B (1-4)	PROBABILITY	PRIZE	% OF PRIZE FUND
Jackpot Prize (1)	5	1	1:21,846,048	Annuity Option* \$1,000/Day for Life (Paid Annually) Cash Option**	32.90%
Second (2)	5	0	1:7,282,016	Annuity Option* \$1,000/Week for Life (Paid Annually) Cash Option**	13.80%
Third (3)	4	1	1:79,440	\$2,500	2.90%
Fourth (4)	4	0	1:26,480	\$500	1.70%
Fifth (5)	3	1	1:1,471	\$100	6.20%
Sixth (6)	3	0	1:490	\$25	4.60%
Seventh (7)	2	1	1:83	\$10	10.90%
Eighth (8)	2	0	1:28	\$4	13.00%
Ninth (9)	1	1	1:13	\$2 (or one free Official Cash 4 Life Ticket***)	14.00%

OVERALL PROBABILITY OF WINNING ANY PRIZE IS 1 IN 8 100.00%

*Leap Day does not count for purpose of Prize calculation

**The Cash Value of the Cash Option is posted on Party Lotteries' website and is subject to change; it is paid one time in a lump sum.

***A Party Lottery may at its discretion award one free Official Cash 4 Life Ticket in lieu of the \$2 cash prize.

7.2 Jackpot Prize Payments

- (a) Except as provided in these Official Game Rules, the Jackpot Prize shall be paid either as an annuity or lump sum cash. A Jackpot Prize payout shall be divided equally among the number of winning Jackpot Plays as set forth below. Under certain circumstances as detailed below, the Jackpot Prize is required to be paid in a single lump sum cash payment and no annuitized payment option is available, even if the Annuity Option was Pre-Selected.
- (b) One (1) Jackpot Winning Play among the Party Lotteries. If there is only one (1) Jackpot Winning Play in a drawing, the annuitized Prize value will be \$1,000 per day for Life, paid in annual installments of \$365,000, or a one-time lump sum cash Prize payment.

- (c) Two (2) to Fourteen (14) Jackpot Winning Plays among the Party Lotteries. If there are more than one (1) and fewer than or equal to fourteen (14) Jackpot Winning Plays in a drawing, the annuitized payment based on an annuitized Prize value of \$1,000 per day for the Measuring Life will be divided by the total number of Jackpot Winning Plays; the Prizes to be paid by Cash Option will be based on the amount determined by the same calculations. The minimum annuitized Prize value for this Prize Level will be \$500 a week for Life paid in annual installments. When there are two (2) to fourteen (14) Jackpot Winning Plays each Prizewinner may choose the Cash Option as an alternative to the Annuity Option.
- (d) Fifteen (15) or more Jackpot Winning Plays among the Party Lotteries. In the event that there are fifteen (15) or more Jackpot Winning Plays in a drawing, no Annuity Option shall be available. Rather, the Jackpot Prize Cash Value shall be divided equally among all Jackpot Prize Winning Plays and each Prizewinner shall be paid in one lump sum payment. The minimum Jackpot Prize value shall not be less than any lower-Tier Prize payout for the same drawing.

7.3 Second Level Prize Payments

- (a) Except as provided in these Official 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 \$1000 per week for Life, paid in annual installments of \$52,000, or in a one-time lump sum cash Prize payment, unless a Liability Limit would be exceeded. If a Prize Liability Limit is exceeded and the annuity Prize value of a Second Level Prize falls below \$500 per week for Life, then all Second Level Prize-winning Plays will be paid in a single lump sum cash payment and no annuitized payment option will be available, even if the Annuity Option was Pre-Selected. The minimum Second Level Prize value shall be not be less than any lower-Tier Prize payout in regard to the same drawing.

7.4 Prize Levels Three (3) though Nine (9) Prize Payments

- (a) Third Prize Payout. – The Third Prize Level will be paid as a \$2,500 Fixed Prize and paid in one single cash payment.
- (b) Prize Level 4 though Prize Level 9. – Prize Level 4 though Prize Level 9 will be paid as Fixed Prizes and paid in one single cash payment or free ticket prize.
- (c) Effective April 1, 2019, settlement of Prize Levels 3-9 shall be intrastate such that each Party Lottery shall settle Prize Levels 3-9 on its own and independent of any Party Lottery acting as an administrator or financial intermediary for the Party Lotteries.

7.5 Prizes Rounded Down to Nearest Whole Dollar.

All Prize Levels will be rounded down to the nearest whole dollar.

7.6 Life Annuity Requirements and Restrictions.

- (a) Minimum Annuity Period. An Annuitant shall be paid their appropriate Jackpot Prize share or Second Level Prize share on an annual basis for their Measuring 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 according to the Party Lottery's law, rules, and

regulations. 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) Minors. Where a Claimant of a Jackpot or Second Level Prize is a minor who has not yet attained eighteen (18) years of age, such Prize will be subject to the laws and regulations governing each respective Party Lottery.

7.7 In a single drawing, a Claimant may win in only one Prize Level per single CASH 4 LIFE Panel/Line in connection with CASH 4 LIFE Winning Numbers, and shall be entitled only to the highest Prize won in a single Line.

7.8 Subject to the laws and regulations governing each Party Lottery, the number of Prize Levels and the allocation of the Prize Fund among the Prize Levels may be changed at the discretion of the Directors, for promotional purposes. Such change shall be announced by advance public notice.

7.9 In the event that a Liability Limit would be exceeded for a particular draw, the Prize amounts for each Prize Level that has a Liability Limit shall be adjusted in accordance with a formula established by the Party Lotteries so that the aggregate liability for Prizes in such draw shall not exceed the Liability Limit. Prize Liability Limits are posted on Party Lotteries' websites.

SECTION 8

TICKET RESPONSIBILITY

- 8.1 Subject to the laws and regulations governing the Party Lottery which issues the Ticket, a winning Official CASH 4 LIFE Ticket is deemed to be owned by the person or Entity named on the Ticket or, in the case of a Ticket not completed with the name (and address, if required), by the Claimant.
- 8.2 A Party Lottery shall not be responsible for lost or stolen Official CASH 4 LIFE Tickets.
- 8.3 The Purchaser of an Official CASH 4 LIFE Ticket has the sole responsibility for verifying at the time of purchase the accuracy and condition of the data printed on the Ticket.
- 8.4 The Party Lotteries shall not be responsible to the Claimant for Official CASH 4 LIFE Tickets redeemed in error by a CASH 4 LIFE Agent, Sales Agent, or Retailer.
- 8.5 Winning Plays are determined by the numbers drawn and certified by the independent auditor responsible for auditing the CASH 4 LIFE draw. The Party Lotteries shall not be responsible for CASH 4 LIFE Winning Numbers reported in error.

SECTION 9

TICKET VALIDATION REQUIREMENTS

- 9.1 In order to be deemed a valid, winning Official CASH 4 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, if sold at a Retailer location, must have been issued by an authorized CASH 4 LIFE Agent, Sales Agent, or Retailer on official paper stock of the Selling Party Lottery;
 - (f) The Ticket must not have been stolen, to the knowledge of the Party Lottery, but the Party Lottery has no responsibility to try to determine whether a Ticket has been stolen;
 - (g) The Ticket must be submitted for payment in accordance with Section 10 (Procedures for Claiming and Payment of Prizes);
 - (h) The Ticket data must have been recorded on the 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 Party Lottery computer, the wager accepted by the Party Lottery 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 processed by the Party Lottery that issued the Ticket;
 - (k) The Ticket must pass validation tests using a minimum of three (3) of the five (5) validation methods as defined in the CASH 4 LIFE Finance and Operations Procedures. In addition, the Ticket must pass all other confidential security checks of the Party Lottery that issued the Ticket;
 - (l) In submitting an Official CASH 4 LIFE Ticket for validation, the Claimant agrees to abide by applicable laws, all rules and regulations, instructions, conditions, and final decisions of the Director of the Party Lottery that issued the Ticket;
 - (m) There must not be any other breach of these CASH 4 LIFE Rules in relation to the Ticket, which, in the opinion of the Director of the Party Lottery that issued the Ticket, justifies invalidation;

- (n) The Ticket must be submitted to the Party Lottery that issued it;
- (o) Internet Game Tickets must meet the ticket validation requirements of the Party Lottery that issued the Ticket.

9.2 An Official CASH 4 LIFE Ticket submitted for validation that fails any of the preceding validation conditions shall be considered void, subject to the following determinations:

- (a) In all cases of doubt, the determination of the Director of the Party Lottery that sold the Official CASH 4 LIFE Ticket shall be final and binding; however, the Director may, at the Director's option, replace an invalid Ticket with an Official CASH 4 LIFE Ticket of equivalent sales price;
- (b) In the event a defective Ticket is purchased or in the event the Director determines to adjust an error, the Claimant's sole and exclusive remedy shall be the replacement of such defective or erroneous Ticket(s) with an Official CASH 4 LIFE Ticket of equivalent sales price;
- (c) In the event an Official CASH 4 LIFE Ticket is not paid by a Party Lottery and a dispute occurs as to whether the Ticket is a Winning Ticket, the Party Lottery may, at its option, replace the Ticket as provided in paragraph (a) of this subsection. This shall be the sole and exclusive remedy of the Claimant unless the laws or regulation governing the Party Lottery provide for further administrative review.

SECTION 10

PROCEDURES FOR CLAIMING AND PAYMENT OF PRIZES

- 10.1 Prizes shall be redeemed or claimed only in the jurisdiction where the Official CASH 4 LIFE Ticket was purchased and only through CASH 4 LIFE Agents, Sales Agents, or Retailers or other Authorized Claim Centers, effective upon determination of Prize payouts, for the legally established Claim Limitation Period established for the jurisdiction in which the Winning Ticket was sold.

For those Party Lotteries that allow Official CASH 4 LIFE Tickets to be claimed and scanned at authorized Agents, Sales Agents, or Retailers or other Authorized Claim Centers, within the Claim Limitation Period of the Selling Party Lottery, and then sent to the headquarters office of the Selling Party Lottery for validation, said Ticket must be received at the headquarters office of the Selling Party Lottery by the close of business on the thirtieth (30th) day after the expiration of the official Claim Limitation Period of the said Party Lottery in order to be paid.

- 10.2 Claimants of a winning Official CASH 4 LIFE Ticket must comply with the prize claim requirements of the Party Lottery that issued the Winning Ticket.
- 10.3 In the event that a single Official CASH 4 LIFE Ticket contains two (2) or more winning Lines, the cumulative Prize amount shall be claimed or redeemed in accordance with the specified prize payment limits for the Party Lottery that issued the Winning Ticket.
- 10.4 State, local and federal withholding taxes, and any other statutorily required deductions, where applicable, shall be withheld from CASH 4 LIFE Prizes by the Party Lottery issuing a Winning Ticket in such amounts as may be required by law.
- 10.5 CASH 4 LIFE Prizes shall not be paid to any persons prohibited from playing CASH 4 LIFE in a particular Party Lottery state by CASH 4 LIFE Rules or by the governing law or rules of that Party Lottery or any contract executed by the Party Lottery.
- 10.6 There shall be no assignment of CASH 4 LIFE Prizes except as set forth in the statutes or regulations of the Party Lottery that sold the winning Official CASH 4 LIFE Ticket.

SECTION 11

UNCLAIMED PRIZE MONEY

- 11.1 For winning Official CASH 4 LIFE Tickets or CASH 4 LIFE Add-on game tickets for which no claim or redemption is made within the specified Claim Limitation Period for each respective Selling Party Lottery, the corresponding Prize monies shall be returned to the other Party Lotteries in accordance with the CASH 4 LIFE Finance and Operations Procedures and/or the finance and operations procedures for the Add-on Game, as appropriate.
- 11.2 If after a winning Official CASH 4 LIFE Ticket has not been claimed or redeemed and the corresponding Prize monies have been returned to Party Lotteries pursuant to Rule 11.1, a claim is made or redemption sought which a Party Lottery pays (i) as a result of the provisions of the Serviceman's Civil Relief Act (50 U.S.C.S. Appx. § 526); (ii) as a result of state legislation adopted to satisfy the requirements to the Serviceman's Civil Relief Act; or (iii) as a result of state legislation requiring such payment to a member of the armed forces who was engaged in active military service outside the paying Party Lottery state when the usual permitted time period to make a claim or seek redemption expired, each other Party Lottery that was a Party Lottery at the time of the drawing shall reimburse the paying Party Lottery in an amount equal to the amount such other Party Lottery would have contributed to the Prize had the claim been made or redemption sought within the usual time period for that claim or redemption. The provisions of this Rule shall remain in force and effect and be binding upon the Party Lotteries without regard to whether the CASH 4 LIFE game remains in existence and/or whether the Party Lottery seeking reimbursement has withdrawn from the game at the time a Party Lottery seeks reimbursement pursuant to this Rule.

SECTION 12

GOVERNING LAW

- 12.1 In purchasing a Ticket issued for CASH 4 LIFE, the Purchaser agrees to comply with and be bound by all applicable statutes, administrative rules and regulations, and procedures of the Party Lottery of the state/jurisdiction in which the Official CASH 4 LIFE Ticket is Produced, and by directives, instructions, conditions, policies and determinations of the Director of that Party Lottery. The Purchaser agrees, as its sole and exclusive remedy, that claims arising out of an Official CASH 4 LIFE Ticket can only be pursued against the Party Lottery where the Ticket was purchased. Litigation, if any, shall only be maintained within the state in which the Official CASH 4 LIFE Ticket was purchased and only against the Party Lottery that Produced the Ticket.
- 12.2 In the event of conflict between these CASH 4 LIFE Rules and the statutes, rules or regulations of any Party Lottery, the Party Lottery's statutes, rules and regulations shall control.
- 12.3 All decisions made by a Director of a Party Lottery, including the declaration of Prizes and the payment thereof and the interpretation of CASH 4 LIFE Rules, shall be final and binding on all Purchasers of the Ticket and on every person making a claim in respect thereof, but the decision of the paying Party Lottery does not bind any other Party Lottery to contribute to payment on said Official CASH 4 LIFE Ticket if the Ticket is paid but does not meet the requirements stated in these Official Game Rules and the Finance and Operations Procedures, as determined by such other Party Lottery.

APPROVED BY THE PARTY LOTTERIES:

NEW YORK STATE GAMING COMMISSION NEW JERSEY DIVISION OF STATE LOTTERY

By: Gweneth Dean, Director, Division of Lottery

By: James A. Carey, Jr., Executive Director

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