

CASH 4 LIFE
OFFICIAL GAME RULES
EFFECTIVE JUNE 13, 2014

TABLE OF CONTENTS

SECTION 1		
	Purpose	3
SECTION 2		
	Definitions	4
SECTION 3		
	Ticket Sales	8
SECTION 4		
	Ticket Price	9
SECTION 5		
	Play Characteristics and Restrictions	10
SECTION 6		
	Time, Place and Manner of Conducting Drawings	12
SECTION 7		
	Prize Structure	13
SECTION 8		
	Ticket Responsibility	17
SECTION 9		
	Ticket Validation Requirements	18
SECTION 10		
	Procedures for Claiming and Payment of Prizes	20
SECTION 11		
	Unclaimed Prize Money	21
SECTION 12		
	Governing Law	22

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") shall have the following meaning unless otherwise indicated:
- 2.2 **ADD-ON GAME** - A game that may provide prize amounts in addition to the CASH 4 LIFE prizes, other than the CASH 4 LIFE Jackpot Prize.
- 2.3 **ANNUITY OPTION** - The manner in which the CASH 4 LIFE Jackpot Prize and Second Level Prize may be paid in annual installments for the Annuitant's Measuring Life.
- 2.4 **ANNUITANT** - means the person(s) or Entity who receives the benefits of an annuity resulting from a Winning Ticket for the Jackpot or Second Level Prize paid under the Annuity Option.
- 2.5 **AUTHORIZED CLAIM CENTER** - Any CASH 4 LIFE Agent or Retailer, or Party Lottery office, in the state where the winning Official CASH 4 LIFE Ticket was purchased
- 2.6 **CASH OPTION** - The manner in which the CASH 4 LIFE Jackpot Prize or Second Level Prize may be paid in a lump sum single payment.
- 2.7 **CASH BALL** - The number selected from Matrix B, will be referred to as the "Cash Ball".
- 2.8 **CASH 4 LIFE AGENT, SALES AGENT OR RETAILER** - 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.
- 2.9 **CASH 4 LIFE PANEL, PLAY AREA OR PLAY BOARD** - That area of an Official CASH 4 LIFE Ticket containing one matrix of five (5) one or two-digit player or computer selected numbers, and a second matrix of one (1) one digit player or computer selected numbers.
- 2.10 **CASH 4 LIFE PLAY/BET SLIP** - A computer-readable form, issued by each Party Lottery, used in purchasing an Official CASH 4 LIFE Ticket, having a certain number of separate play areas (as 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/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.
- 2.11 **CASH 4 LIFE SALES CUT-OFF** - means the time after which Lottery Plays will not be accepted for that drawing. The Sales Cut-Off occurs on Mondays and Thursdays at approximately 8:45 PM Eastern Time for each CASH 4 LIFE drawing.
- 2.12 **CASH 4 LIFE WINNING NUMBERS** - 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 at each CASH 4 LIFE drawing, which shall be used to determine winning CASH 4

LIFE plays contained on Official CASH 4 LIFE Tickets.

- 2.13 **CLAIMANT** - Any person or (where permitted) entity submitting a claim form within the required time period to collect a prize for an Official CASH 4 LIFE Ticket. A Claimant may be the Purchaser, the person or (where permitted) entity named on a signed Official CASH 4 LIFE Ticket, the bearer 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.
- 2.14 **CLAIM LIMITATION PERIOD OR EXPIRATION PERIOD** - means the requirement that a Winning Ticket Prize must be claimed within set period, subject to each Party Lotteries state laws, rules and regulations.
- 2.15 **DEFERRED ANNUITY PORTION** - means the portion of the Annuity Option paid once the Prizewinner exceeds the Guaranteed 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.
- 2.16 **DIRECTOR(S)** - The chief executive of any Party Lottery or any other person to whom the Director's authority is lawfully delegated.
- 2.17 **ENTITY** - Any Claimant other than a natural person who claims (where permitted) a Jackpot Prize or Second Level Prize.
- 2.18 **FIXED PRIZES** - means a set amount awarded in the CASH 4 LIFE Game unless a Liability Limit is reached.
- 2.19 **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 of these Official Game Rules.
- 2.20 **INTERNET GAME TICKET** - A game 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 CASH 4 LIFE game 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.
- 2.21 **JACKPOT PRIZE** - 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).
- 2.22 **LEAP DAY** - February 29, occurs every fourth year. Leap Day shall not count for purposes of Prize calculation.
- 2.23 **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 websites.
- 2.24 **MATRIX A (FIELD 1)** - Contains a pool of numbers from one (1) to sixty (60).

- 2.25 **MATRIX B (FIELD 2)** – Contains 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.
- 2.26 **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 shall be the natural life of the individual who a Party Lottery determines to be a valid Prizewinner. However, for the following Claimants (where permitted), the Measuring Life shall be fixed at twenty (20) years:
- A minor under the age of 18.
 - A legal Entity other than an individual.
 - More than one natural person claims a Prize on the same Ticket.
- 2.27 **OFFICIAL CASH 4 LIFE TICKET**- A game ticket, produced on official paper stock by a CASH 4 LIFE Agent or Retailer in an authorized manner, bearing player or computer selected numbers, game name, drawing date, amount of wager, and validation data. Where Subscription/Season Ticket and/or purchases via the internet sales of Official CASH 4 LIFE Tickets are authorized by a Party Lottery pursuant to Section 3.2 hereof, such sales may not necessarily be made by a CASH 4 LIFE Agent or Retailer and may not be recorded on official paper stock, but shall nevertheless constitute Official CASH 4 LIFE Tickets for validation and other purposes set forth in these CASH 4 LIFE Rules, for the duration of the Subscription/Season Ticket or for purchases via the internet, in accordance with the governing laws, policies and rules of the Party Lottery that authorized the purchase.
- 2.28 **PARI-MUTUEL** - Total Prize Pool is divided by the number of winning tickets for a Prize Level.
- 2.29 **PARTY LOTTERY OR LOTTERIES** - one or more of the state lotteries established and operated pursuant to applicable state laws who are signatories to the Agreement. Participating states may change from time to time.
- 2.30 **PLAY OR WAGER** – means for each Play a Player 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.
- 2.31 **PRIZE OR PRIZES** – the winnings as defined in these Official Game Rules.
- 2.32 **PRIZE FUND** - 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 winners at each prize level, as well as the funding required to contribute to the Jackpot and Second Level Prize.
- 2.33 **PRIZE LEVEL** – The Prizes as defined in Section 7 of these Official Game Rules.
- 2.34 **PRIZE POOL** – Means the respective number of dollars from the Prize Fund allocated to each of the Prize Levels.
- 2.35 **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 rules of a

Game.

- 2.36 **PURCHASER OR PLAYER** - Player of CASH 4 LIFE who purchase tickets in accordance with CASH 4 LIFE Rules and Party Lottery governing laws, policies and rules.
- 2.37 **QUICK-PICK, AUTO PICK OR EASY PICK** - A player option in which CASH 4 LIFE number selections are determined at random by computer software.
- 2.38 **SECOND LEVEL 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 **SHARED LIABILITY** - The liability of the participating states in any CASH 4 LIFE game prize, or any CASH 4 LIFE Add-on game, will be in accordance with the CASH 4 LIFE Members' Finance and Operations Procedures applicable to that game.
- 2.40 **SUBSCRIPTION/SEASON TICKET** - An extended, multi-draw purchase option wherein the same set(s) of numbers may be played for a specified number of consecutive drawings (for example, 26, 52 or 104), effective on a future date prescribed by the governing laws, policies and rules of the Party Lottery offering the Subscription/Season Ticket option. Subscriptions/Season Tickets are distinguished from multi-draw tickets authorized by Sections 4 and 5.10 of these rules, which are effective with the next scheduled drawing.
- 2.41 **UNCLAIMED PRIZE OR EXPIRED PRIZE** - means any Prize for a Winning Ticket that has not been presented for payment within the Claim Limitation Period.
- 2.42 **WAGER** - See "Play"
- 2.43 **WINNING PLAY(S)** -the Play(s) that matches the Winning Numbers.
- 2.44 **WINNING TICKET** - a Ticket that has passed all Party Lottery validation and security requirements and that contains the Winning Play.

SECTION 3

TICKET SALES

- 3.1 The sale of Official CASH 4 LIFE Tickets may be conducted only by such sales agents as the Party Lotteries shall authorize pursuant to the governing laws, policies and rules of the Party Lotteries and the CASH 4 LIFE Rules.
- 3.2 Where 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 number of consecutive drawings encompassed by a Subscription is one hundred four (104).
 - (b) In the event the Directors authorize 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 matrix change.
 - (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 Party Lottery's Subscription Coordinator 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 which are identified AFTER the first drawing under the Subscription, the Subscription Coordinator 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.

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 game, shall not be included in the cost of the Official CASH 4 LIFE ticket, 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 other 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 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 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. As permitted by that Party Lottery, Purchasers may submit a previously purchased ticket with specified barcode, which will enable the 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), 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 whether any Jackpot Prize and Second Level Prize won will be paid under the Cash Option or the Annuity Option; however, the provisions of Section 7.2 and 7.3 of these Rules shall still apply.

- 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 may be purchased for one (1) through twenty-six (26) 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.

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 Prevailing Time (8:00 p.m. Central Time and 6:00 p.m. Pacific Time). CASH 4 LIFE drawings shall be conducted on both Monday and Thursday 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 CASH 4 LIFE Drawing Procedures. All CASH 4 LIFE drawings will be open to the public and shall be witnessed 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	NUMBERS MATCHED FROM MATRIX A (1-60)	NUMBERS MATCHED FROM MATRIX B (1-4)	ODDS	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	14.00%
OVERALL ODDS OF WINNING ANY PRIZE ARE 1 IN 8					100.00%

* Leap Day does not count for purposes of Prize calculation.

** The Cash Value of the Cash Option is posted on Party Lotteries' websites and is subject to change.

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 Jackpot Winning Tickets 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 Ticket among the Party Lotteries. If there is one (1) Jackpot Winning Ticket, 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 Tickets among the Party Lotteries. If there is more than one (1) and less than or equal to fourteen (14) Jackpot Winning Tickets, the annuitized payment based on an annuitized Prize value of \$1,000 per day, will be divided by the total number of Jackpot Winning Tickets. The minimum annuitized Prize value for this category will be \$500 a week for Life, paid in annual installments. The two (2) to fourteen (14) Jackpot Winning Ticket winners may choose the Cash Option as an alternative to the Annuity Option.
- (d) Fifteen (15) or more Jackpot Winning Tickets among the Party Lotteries. In the event that there are fifteen (15) or more Jackpot Winning Tickets, no Annuity Option shall be available. Rather, the Jackpot Prize Cash Value shall be divided equally among all Jackpot Prize Winning Tickets and paid in one lump sum payment to each winner. The minimum Jackpot Prize value shall be not 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 Ticket, the annuitized Prize value will be \$1,000 per week for Life, paid in annual installments of \$52,000, or 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 Winning Tickets 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 less than any lower-tier Prize payout in regard to the same Drawing.

7.4 Prize Levels Three (3) through 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 unless a Liability Limit would be exceeded; see Section 7.10.
- (b) Prize Level 4 through Prize Level 9. - Prize Levels 4 through Prize Level 9 will be paid as Fixed Prizes and paid in one single cash payment unless a Liability Limit would be exceeded; see Section 7.10.

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.

- 7.8 In a single drawing, a Claimant may win in only one prize category per single CASH 4 LIFE Panel in connection with CASH 4 LIFE Winning Numbers, and shall be entitled only to the highest prize.
- 7.9 Subject to the laws and regulations governing each Party Lottery, the number of prize categories and the allocation of the Prize Fund among the prize categories may be changed at the discretion of the Directors, for promotional purposes. Such change shall be announced by advance public notice.
- 7.10 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 Party Lotteries so that the aggregate liability for prizes in such Draw shall not exceed the Liability Limit. Prize liability limitations 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 the accuracy and condition of the data printed on the ticket at the time of purchase.
- 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 Winners 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 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;
 - (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, Section 14. 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 which 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, which sold the Official CASH 4 LIFE Ticket, shall be final and binding; however, the Director may, at his/her 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 regulations 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 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 time period noted above, and then sent to the headquarters' office of the applicable Party Lottery for validation, said Ticket must be received at the headquarters' office of the applicable Party Lottery by the close of business on the thirtieth (30th) day after the expiration of the official claim period of 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 game panels, 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.
- 10.7 Subject to the laws and regulations of the state of each Party Lottery relating to the disclosure of CASH 4 LIFE winners, and at the discretion of each Party Lottery where disclosure is permitted, the name and community of the winner of a Jackpot or Second Level Prize will be disclosed in a press conference or in a press release and the winner may be required to participate in a press conference.

SECTION 11

UNCLAIMED PRIZE MONEY

- 11.1 For winning Official CASH 4 LIFE Tickets or CASH 4 LIFE Add-on games tickets for which no claim or redemption is made within the specified Claim Limitation Period for each respective Party Lottery, the corresponding prize monies shall be returned to the other Party Lotteries in accordance with the Finance and Operations Procedures for CASH 4 LIFE 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 of 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 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 permitted 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 in which the Official CASH 4 LIFE Ticket is issued, 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 of ticket purchase. 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 issued 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 and on every person making a claim in respect thereof, but only in the state where the Official CASH 4 LIFE Ticket was issued or purchased.

APPROVED BY THE PARTY LOTTERIES:

NEW JERSEY DIVISION OF STATE LOTTERY

By: *Carole Hedinger*
Carole Hedinger, Executive Director

NEW YORK STATE DIVISION OF THE LOTTERY

By: *Gardner Gurney*
Gardner Gurney, Acting Director