

**NORTH CAROLINA EDUCATION LOTTERY
POLICIES AND PROCEDURES MANUAL****CHAPTER 2- GAME RULES****2.04C- CAROLINA CASH 5 GAME RULES****GENERAL RULES**

- A. The purpose of Carolina Cash 5 is to generate revenue for the NCEL and ultimately specified education programs in North Carolina through the operation of a specially-designed lottery game that will award prizes to ticket holders matching specified combinations of numbers randomly selected in daily drawings and/or matching numbers on a ticket based upon an instant-win feature.
- B. The sale and/or purchase of Carolina Cash 5 Tickets may be conducted only at such locations as the NCEL Chief Executive Officer and Executive Director ("CEO") shall contract with and/or license and must comply with all governing laws, policies and rules of the NCEL.
- C. Ticket Price
1. Official Carolina Cash 5 Tickets may be purchased for \$1.00, per play, or multiples thereof in the case of a multi-draw wager. The Purchaser receives one play for each \$1.00 wagered in Carolina Cash 5. In addition, the Purchaser has the option to add additional add on plays as follows:
 - a. Double Play can be added to each Carolina Cash 5 play purchased at an additional \$1.00 per play.
 - b. EZ Match can be added to each Carolina Cash 5 play purchased for an additional \$1.00 per play.
 2. Subject to the laws and regulations governing the NCEL, Retailers may authorize the sale of Official Carolina Cash 5 Tickets (with or without either Double Play and/or EZ Match) at a discount for promotional purposes, provided that such discounted sales shall be reported to the NCEL at full gross sales value.
- D. Official Carolina Cash 5 Ticket
A game ticket, produced on official paper stock by a NCEL Retailer or NCEL Office in an authorized manner, bearing player or computer selected numbers, game name, drawing date, amount of wager and validation data or is a properly and validly registered ticketless transaction play via the NCEL Online Play System, in compliance with NCEL rules and regulations and Terms of Service governing Online Play purchases (www.ncлотtery.com/terms).
- E. Play Characteristics and Restrictions
1. Official Carolina Cash 5 (with or without either Double Play and/or EZ Match) Tickets may not be canceled.
 2. Purchasers may submit a manually completed Carolina Cash 5 Play Slip to a Retailer to have issued an Official Carolina Cash 5 (with or without either Double Play and/or EZ Match) Ticket. Carolina Cash 5 Play Slips shall be available at no cost to the Purchaser and shall have no pecuniary or prize value, nor constitute evidence of purchase or

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number selections. The use of mechanical, electronic, computer-generated or any other non-manual method of marking Play Slips is prohibited.

3. Purchasers may orally convey their selections to a Retailer to have issued an Official Carolina Cash 5 (with or without either Double Play and/or EZ Match) Ticket, and such selections shall be manually entered into the computer terminal by the Retailer.
4. Purchasers may utilize the NCEL's player operated sales terminals/self-service terminals, where available, for the purchase of Official Carolina Cash 5 (with or without either Double Play and/or EZ Match) Tickets, and may make number selections by inserting a completed Carolina Cash 5 Play Slip into the player operated sales/self-service terminal's optical mark reader or selecting a Quick Pick option, where available.
5. Purchasers may purchase Carolina Cash 5 (without Double Play and EZ Match) through the official NCEL Online Play System via the Internet in compliance with NCEL rules and regulations and Terms of Service governing such Online Play purchase.
6. Purchasers may present a previously purchased Carolina Cash 5 ticket (with or without either Double Play and/or EZ Match) with a Repeat Play barcode on the ticket to a Retailer to purchase a new ticket with the exact Carolina Cash 5 numbers played. However, if EZ Match was played originally, then new EZ Match numbers will be randomly selected by the Gaming System.
7. It shall be the sole responsibility of the Purchaser to verify the accuracy and condition of the data printed on the Official Carolina Cash 5 Ticket at the time of purchase or verify the accuracy of their purchase via the NCEL official Online Play System.
8. The NCEL shall not be responsible for lost or stolen Official Carolina Cash 5 Tickets.

F. Multi-Draw

Players may enter multiple drawings of Carolina Cash 5. However, the EZ Match play is an instant immediate win therefore not associated with the drawings represented on a ticket. Multi-Draw will be subject to the policies, procedures and rules established by the NCEL and the following parameters and restrictions:

1. The maximum number of consecutive drawings a player may enter using the Multi-Draw feature is twenty-eight (28) for retailer or player operated sales/self-service terminals (or renew for the specified drawing limit and duration established for Online Play services), commencing with the next scheduled drawing following the purchase.
2. In the event the CEO authorizes a matrix change for Carolina Cash 5, Multi-Draw tickets will be honored. Prior to introducing a new matrix, the NCEL will incorporate a Multi-Draw step down feature that will reduce the Multi-Draw option from twenty-eight (28) to zero (0). The Purchasers, however, will not be granted a refund for the balance of plays on their Multi-Draw Purchase.

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3. The Multi-draw option may be purchased for an additional \$1.00, per play, or multiples thereof, at the discretion of the Purchaser. Double Play is also available for Multi-draw for an additional \$1.00 per play per draw.

G. Time of Drawing

Carolina Cash 5 drawings shall be conducted seven (7) days per week at 11:22 p.m. (E.T). Draw times are subject to change at the discretion of the NCEL.

- H. Drawing Methods:** Carolina Cash 5 digits and Double Play digits may be selected via a drawing machine that draws numbered balls or via certified random number generator ("RNG"), which is a computer program that is certified by an independent third party to randomly select drawing numbers.

I. Carolina Cash 5 Defined

The base Cash 5 game selects five (5) winning numbers between 1 and 43 in a daily drawing. Players win by matching two or more of the numbers drawn on their Cash 5 ticket.

J. Carolina Cash 5 Prize Structure

The following table sets forth the probability of winning and the probable distribution of winners in and among each prize category, based upon the total number of possible combinations in Carolina Cash 5:

Matches Per Play	Prize Amount	% of Prize Pool	Odds 1 in:
5 of 5	Minimum Jackpot Prize- \$100,000.00	65.30%	962,598
4 of 5	*\$250.00	9.87%	5,066.31
3 of 5	\$5.00	7.30%	136.93
2 of 5	\$1.00	17.53%	11.41
Totals		100%	10.51

* The set prize for each play matching four (4) of the Carolina Cash 5 Winning Numbers drawn is two hundred fifty dollars (\$250.00), which may be reduced if claims exceed the available prize fund. If the total of all prizes awarded in any drawing for the match four (4) of five (5) prize level exceeds the specified percentage of sales, as determined by the NCEL, the prizes for that tier level may be paid on a Pari-Mutuel rather than fixed prize basis based upon the specified percentage of sales, provided, however, that in no event shall the Pari-Mutuel prize be greater than the fixed prize.

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The NCEL shall determine the Jackpot Prize prior to each drawing. The amount to be awarded for each Jackpot winning play(s) shall be based upon the prize money allocated to the Jackpot prize pool, equally divided by the number of Carolina Cash 5 plays matching all five (5) of the Carolina Cash 5 Winning Numbers drawn for that drawing. The minimum total Jackpot Prize amount shall be one hundred thousand dollars, and shall be divided among the winning plays if there is more than one winning play.

K. Double Play Defined

1. Double Play is an add-on play feature for Carolina Cash 5 that provides purchasers of this feature a chance to win using a player's base Cash 5 numbers in a secondary drawing (Double Play drawing). Each Double Play selection costs \$1.00 per play. The base Cash 5 game must be played in order to purchase Double Play. During the Double Play drawing a second set of five (5) Winning Numbers is selected between 1 and 43. Double Play has a separate prize structure from the base Carolina Cash 5 game.
2. Double Play is only available to be added to Carolina Cash 5 plays purchased from NCEL Retailers or NCEL player operated sales terminals/self-service terminals.

L. Double Play Prize Structure

The following table sets forth the probability of winning and the probable distribution of winners in and among each prize category, based upon the total number of possible combinations in Carolina Cash 5 Double Play:

Matches Per Play	Prize Amount	% of Prize Pool	Odds 1 in:
5 of 5	**\$50,000.00	10.36%	962,598
4 of 5	\$500.00	19.68%	5,066.31
3 of 5	\$12.00	17.47%	136.93
2 of 5	\$3.00	52.49%	11.41
Totals		100%	10.51

** The set prize for each play matching five (5) of the Carolina Cash 5 Double Play Winning Numbers drawn is fifty thousand dollars (\$50,000.00). This amount may be paid on a Pari-Mutuel rather than set prize basis if more than five (5) Double Play plays match all five (5) numbers in a single drawing.

M. EZ Match Defined

1. EZ Match is an instant-win feature associated with the Carolina Cash 5 game that costs \$1.00 per play in addition to the cost of the Carolina Cash 5 play. The EZ Match play cannot be selected without a corresponding Carolina Cash 5 game ticket purchase. A

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player selecting EZ Match will receive five (5) EZ Match numbers printed below each set of Carolina Cash 5 numbers on the ticket, along with the corresponding instant prize amount for each number.

2. If any of the EZ Match numbers matches any of the corresponding Carolina Cash 5 numbers for that play, regardless of order, the player instantly wins the prize amount printed next to the matched EZ Match numbers. Players can match up to five (5) EZ Match numbers per play.
3. All EZ Match numbers are randomly generated via the Gaming System.
4. The EZ Match prize structure is composed of a series of grids with a minimum prize payout of sixty percent (60%). The EZ Match prize structure grid will be replaced automatically when the top tier prizes are won. EZ Match prizes and estimated odds of winning EZ Match are posted and regularly updated on the NCEL's official website at www.nc lottery.com/cash5-how-to-play or by calling the NCEL Customer Services at (877) 382-4530.
5. EZ Match is only available to be added to Carolina Cash 5 plays purchased from NCEL Retailers or NCEL player operated sales terminals/self-service terminals.

N. Procedure for Claiming and Payment of Prizes

1. Carolina Cash 5 and Double Play prizes must be redeemed within 180 days from the drawing date. EZ Match prizes must be claimed within 180 days from the date purchased shown on the ticket. For EZ Match prizes claimed before the first Carolina Cash 5 drawing date shown on the ticket, a player will be issued an exchange ticket containing the same Carolina Cash 5 numbers (or sets of Carolina Cash 5 numbers) played on the original ticket, but without the EZ Match numbers. For any EZ Match prizes claimed after the first Carolina Cash 5 drawing date shown on the ticket, the EZ Match prize(s) will be combined with any Carolina Cash 5 prize winnings from that ticket. If the ticket contains additional Carolina Cash 5 plays for future drawings, a player will be issued an exchange ticket containing the same Carolina Cash 5 numbers (or sets of Carolina Cash 5 numbers) played on the original ticket, but without the EZ Match numbers, for all such remaining drawings.
2. Claimants of a winning Official Carolina Cash 5 Ticket (with or without Double Play and/or EZ Match) must comply with all prize claim requirements of the NCEL.
3. The minimum top prize for Carolina Cash 5 will be \$100,000.00. Any advertised top prize amount above \$100,000.00 is an estimate, and the NCEL will normally pay such prize based on actual available funds in the prize pool for that level. At the discretion of the CEO, the NCEL may pay the advertised amount if the advertised amount is more than the actual funds available in the prize pool.

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4. Prizes less than \$600 may be claimed at Lottery retailers, the NCEL's Regional Claim offices, NCEL Headquarters or via mail addressed to the North Carolina Education Lottery at P.O. Box 41606, Raleigh, NC 27629-1606.
 5. Prizes \$600 to \$99,999 must be claimed at NCEL's Headquarters, a Regional Claim Office or via mail addressed to the North Carolina Education Lottery at P.O. Box 41606, Raleigh, NC 27629-1606.
 6. Prizes \$100,000 or greater must be claimed in person at the NCEL's Headquarters.
 7. In order to be considered claimed, the ticket and, if applicable, claim form must be received by the end of the business day (ET), as posted by the NCEL, on the 180th calendar day from the drawing date (or, for EZ Match prizes only, the purchase date as shown on the Ticket). If the 180th calendar day falls on a day which the NCEL is not open for business, the ticket must be claimed by the end of the NCEL's next business day. The risk of loss or late delivery of a claim package submitted by mail or another carrier remains with the Player. Post marks shall not constitute satisfaction of the 180-day requirement.
 8. Online Play System Tickets - pursuant to the claims process as more thoroughly detailed in the NCEL Online Play Terms of Service (www.nclottery.com/terms):
 - a) Prizes of less than \$600 are automatically deposited into the winner's account
 - b) Prizes of \$600 up to and including \$99,999 must be claimed online
 - c) Prizes of \$100,000 or more must be claimed in person at NCEL Headquarters, but winners will be directed to start their claims online
 9. Claimants of a winning Ticket must comply with all prize claim requirements of the NCEL.
- O. Governing Law
- In purchasing a ticket issued for Carolina Cash 5, the Purchaser agrees to comply with and be bound by all applicable statutes, administrative rules and regulations, and procedures of the State of North Carolina and the NCEL.