

NORTH CAROLINA EDUCATION LOTTERY POLICIES AND PROCEDURES MANUAL

CHAPTER 2 – GAME RULES

2.04I – LUCKY FOR LIFE GAME RULES

General Rules

- A. The purpose of the Lucky for Life draw game is the generation of revenue for the Participating 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. The Participating State Lotteries originated with six (6) State Lotteries comprising the “New England Lotteries” and other State Lotteries known as “Licensee Lotteries.” These Rules shall apply to all NCEL Lucky for Life ticket holders and claimants. These Rules incorporate the “Official Lucky Game Rules for Lucky for Life,” as adopted by the New England Lotteries and Licensee Lotteries (“Attachment 1”). Attachment 1 is attached and incorporated by reference herein. The rules and terms specified herein shall be inclusive of the Official Lucky Game Rules for Lucky for Life (Attachment 1).
- B. During each Lucky for Life drawing, six (6) Winning Numbers will be selected from two (2) fields of numbers in the following manner: five (5) winning numbers from a field of one (1) through forty-eight (48) numbers, and one (1) Lucky Ball number from a field of one (1) through eighteen (18) numbers.

C. Definitions:

Authorized Claim Center - Any NCEL Retailer or NCEL Office, based upon the prize claim limits as established by the NCEL.

Claimant and Claim - Any person or entity submitting a claim form and such claim form is received by a NCEL Office within the one hundred eightieth (180th) day from the Lucky for Life drawing date to collect a prize for an Official Lucky for Life Ticket. If the 180th calendar day falls on a day in which the NCEL is not open for business, the ticket must be claimed by the end of the NCEL’s next business day. A Claimant may be the Purchaser, the person or entity named on a signed Official Lucky for Life Ticket, the bearer of an unsigned Official Lucky for Life Ticket or any other person or entity who may seek entitlement to a Lucky for Life prize payment in accordance with these Rules, the North Carolina State Lottery Act, NCEL policies and procedures. No Claimant may assert rights different from the rights acquired by the original Purchaser at the time of purchase. A submitted claim does not guarantee payment.

Official Lucky for Life 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.

NCEL Retailer - A person or entity authorized to sell all NCEL games including Lucky for Life.

D. Ticket Sales

Multidraw Feature:

1. The maximum number of consecutive drawings encompassed by Multidraw Purchase is twenty-eight (28) or renewed for specified drawing limit and duration established for Online Play services.

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2. In the event the Party Lotteries authorize a matrix change for Lucky for Life, Multidraw tickets will be honored. Prior to introducing a new matrix, the NCEL will incorporate a Multidraw step down feature that will reduce the Multidraw option from twenty-eight (28) to zero (0). The Purchasers, however, will not be granted a refund for the balance of plays on their Multidraw Purchase.

E. Ticket Price

1. Official Lucky for Life Tickets may be purchased for two dollars (\$2.00), per play, or multiples thereof in the case of a Multidraw wager, at the discretion of the Purchaser. The Purchaser receives one play for each \$2.00 wagered in Lucky for Life.
2. The NCEL may authorize sale of Official Lucky for Life Tickets at a discount for promotional purposes.
3. Purchasers may orally convey their selections to a Retailer to have issued an Official Lucky For Life 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 Lucky For Life Tickets, and may make number selections by inserting a completed Lucky For Life 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 Lucky For Life 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 (www.ncclottery.com/terms).

F. Restrictions

1. The NCEL shall not be responsible for lost or stolen Official Lucky for Life Tickets.
2. Prize winners of the Top Prize (Prize Level #1) and second prize (Prize Level #2) must be a natural person who is at least eighteen (18) years of age. Proper identification shall be required to verify the prize winner's age. If the prize winner is one natural person and lives beyond the term established for the guaranteed portion of specified prize award, the prize winner may be required to provide an annual affidavit verifying that the prize winner is living, and such other information as requested by the NCEL. Legal entities such as corporations, partnerships, trusts and estates, are only eligible to claim the guaranteed portion of the specified prize award. For purposes of this section, "legal entities" shall not include an individual natural person. Multiple individuals on one winning ticket are only eligible to win the proportionate share of the guaranteed portion of the specified prize award. The Top Prize (Prize Level #1) and second prize (Prize Level #2) and the associated benefits thereon will not be awarded to legal entities and multiple individuals claiming under one winning ticket.

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3. Top Prize (Prize Level #1) and Second Prize (Prize Level #2) prizes shall be paid, at the election of the player, no later than sixty (60) days after the player becomes entitled to the prize, with either a per winner annuity or cash option payment. An election made after the winner becomes entitled to the prize is final and cannot be revoked, withdrawn or otherwise changed. If no declaration is made by close of business on the 60th day after the prize has been claimed, the prize shall be paid under the Annuitized Payment Option. No Top Prize (Prize Level #1) and Second Prize (Prize Level #2) payment will be processed until the Claimant submits a form irrevocably selecting a payment option, or the 60-day selection period lapses, whichever shall first occur.

G. Time of Drawing

Lucky for Life drawings shall be conducted at approximately 10:38 p.m. Eastern Time (ET). Lucky for Life drawings shall be conducted daily (Monday through Sunday) at the designated time. However, the day, time or location of the Lucky for Life drawings may be modified as determined by the Participating State Lotteries and publicly announced by the NCEL.

H. Ticket Validation Requirements

1. To be a valid ticket and eligible to receive a prize, a ticket shall satisfy all the requirements established by the NCEL for validation of winning tickets sold through the NCEL's gaming system, NCEL Online Play System and any other validation requirements adopted by the Participating State Lotteries. The Participating Lotteries shall not be responsible for tickets which are altered in any manner.
2. Under no circumstances will a claim be paid for any Lucky for Life prizes without an Official Lucky for Life Ticket matching all game play, serial number and other validation data residing in the NCEL's gaming system computer or NCEL Online Play System and such ticket shall be the only valid proof of the wager placed and the only valid receipt for claiming or redeeming such prize. A terminal produced paper receipt has no pecuniary or prize value and shall not constitute evidence of ticket purchase or of numbers selected.
3. In addition to the above, in order to be deemed a valid, winning Official Lucky for Life Ticket, all of the following conditions must be met:
 - a. The validation data must be present in its entirety and must correspond, using the computer validation file, to the number selections printed on the ticket for the drawing date(s) printed on the ticket;
 - b. The ticket must be intact;
 - c. The ticket must not be mutilated, altered, reconstituted, or tampered with in any manner;
 - d. The ticket must not be counterfeit or an exact duplicate of another winning ticket;

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- e. The ticket must have been issued by an authorized NCEL Retailer or Office on the NCEL's official paper stock;
 - f. The ticket must not have been stolen, to the knowledge of the NCEL;
 - g. The ticket must be submitted for payment in accordance with Section J below;
 - 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 NCEL gaming system, the wager accepted by the NCEL gaming system shall be the valid wager;
 - i. The player or computer number selections, security code 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, deceptively printed or printed or produced in error to an extent that it cannot be processed by the NCEL;
 - k. The ticket must pass the validation tests and all other confidential security checks of the NCEL;
 - l. In submitting an Official Lucky for Life Ticket for validation, the Claimant agrees to abide by all applicable laws, rules and regulations, instructions, conditions and final decisions of the NCEL;
 - m. There must not be any other breach of these Lucky for Life Rules in relation to the ticket which, in the opinion of the NCEL Director, justifies invalidation; and
 - n. The ticket must be submitted to the jurisdiction where such ticket was purchased.
4. An Official Lucky for 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 NCEL Director shall be final and binding; however, the NCEL Director may, at their option, replace an invalid ticket with an Official Lucky for Life Ticket of equivalent sales price;
 - b. In the event a defective ticket is purchased or in the event the NCEL Director determines to adjust an error, the sole and exclusive remedy shall be the replacement of such defective or erroneous ticket(s) with an Official Lucky for Life Ticket of equivalent sales price; or
 - c. In the event an Official Lucky for Life Ticket is not paid by the NCEL and a dispute occurs as to whether the ticket is a winning ticket, the NCEL may, at its

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option, replace the ticket as provided in paragraph (a) of this subsection. This shall be the sole and exclusive remedy of the Claimant.

I. Procedure for Claiming and Payment of Prizes

1. Prizes shall be redeemed or claimed only in the jurisdiction where the Official Lucky for Life Ticket was purchased.
2. 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.
3. 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.
4. Prizes \$100,000 or greater must be claimed in person at the NCEL's Headquarters.
5. All prizes must be claimed within 180 days from the drawing date. 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. 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.
6. Online Play System Tickets - pursuant to the claims process as more thoroughly detailed in the NCEL Online Play Terms of Service (www.ncлотtery.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
7. Claimants of a winning Official Lucky for Life Ticket must comply with the prize claim requirements of the NCEL, including signing the back of the original ticket.
8. In the event that a single Official Lucky for 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 as established by the NCEL.

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9. Federal, State and Local (if applicable) withholding taxes and state debt setoff amount, where applicable, shall be withheld from Lucky for Life prizes by the NCEL in such amounts as may be required by law.
10. Lucky for Life prizes shall not be paid to any person prohibited from playing Lucky for Life in a particular Participating Lottery, by these Rules or by the governing law or rules of that Participating Lottery or any contract executed by that Participating Lottery.
11. There shall be no assignment of Lucky for Life prizes.
12. The name, city and state of residence of a winner, game played, amount won and date won may be disclosed in a press conference or in a press release and the winner may be required to participate in a press conference.

J. Unclaimed Prize Money

For winning Official Lucky for Life Tickets for which no claim or redemption is made within the specified claim period as set forth in these Rules, the corresponding prize monies shall be returned to the NCEL in accordance with procedures for the reconciliation of prize liability as stated in the Lucky for Life Finance and Operations Procedures.

- K. **Governing Law:** In purchasing a NCEL Lucky for Life ticket, the Purchaser agrees to comply with and be bound by the North Carolina State Lottery Act, NCEL rules, policies and procedures, and by directives and determinations of the NCEL Chief Executive Director and Executive Director ("CEO"). The Purchaser agrees that, as its sole and exclusive remedy, claims arising out of any NCEL Lucky for Life ticket can be pursued only against the NCEL. Litigation, if any, shall only be maintained within the state in which the Official Lucky for Life Ticket was purchased and only against the Participating Lottery that issued the ticket. Nothing in these Rules shall be construed as a waiver of any defense or claim the NCEL may have in the event the Purchaser pursues litigation against the State of North Carolina, the NCEL, their Commissioners, officers or employees.

- L. **All decisions made by the Participating Lotteries, including the declaration of prizes and the payment thereof and the interpretation of Lucky for Life Rules, shall be final and binding on all Purchasers and on every person making a claim in respect thereof.**