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CHAPTER 2 – GAME RULES

2.04I – MILLIONAIRE FOR LIFE GAME RULES

General Rules

A. The purpose of the Millionaire for Life draw game is the generation of revenue for the Participating Lotteries. Lotteries offering the Millionaire for Life multi-jurisdictional lottery game agreed to jointly operate the game pursuant to the Game Participation Agreement ("Agreement") and such other related procedures agreed to by the Selling Lotteries. Participating states have joined the game since it was established and may change from time to time, through the operation of a specially designed multi-jurisdictional lottery game that will award prizes to ticket holders matching specified combinations of numbers randomly selected in regularly scheduled drawings. These Rules shall apply to all NCEL Millionaire for Life ticket holders and claimants. These Rules incorporate the Millionaire for Life Game Rules adopted by the Multi-State Lottery Association ("MUSL") which are available at nclottery.com/rules or may be obtained by written request at records.lotterync.net.

B. The Millionaire for Life game is a draw-based lottery game with a set Grand Prize and eight other set prize levels. During each Millionaire for Life drawing, six (6) Millionaire for Life Winning Numbers will be selected from two (2) sets of numbers in the following manner: five (5) winning numbers from the First Set of Numbers of one (1) through fifty-eight (58) numbers, and one (1) winning number from a field of one (1) through five (5) numbers from the Second Set of Numbers.

C. Definitions

Annuity – means the Millionaire for Life Grand Prize or Match 5 Prize paid in annual installments for the Annuitant's Measuring Life

Annuitant – means the person(s) or Entity who receives the benefits of an Annuity resulting from a Winning Ticket for the Grand Prize or Match 5 Prize paid under the Annuity Option.

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

Cash Option – The manner in which the Millionaire for Life Grand/Jackpot Prize may be paid in a single payment.

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 (180^{th}) day from the Millionaire for Life drawing date to collect a prize for an Official Millionaire for Life Ticket. If the 180^{th} 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 Millionaire for Life Ticket, the bearer of an unsigned Official Millionaire for Life Ticket or any other person or entity who may seek entitlement to a Millionaire for Life prize payment in accordance with these Rules, the North Carolina 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 claim submitted does not guarantee payment.

Deferred Annuity Portion – means the portion of the Annuity Option paid once the Prizewinner exceeds the Guaranteed Portion of the Annuity. Also see definition of Guaranteed Annuity Portion of these Game Rules

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Director(s) - The chief officers of the Participating Lotteries or any other persons to whom the such person's authority is lawfully delegated.

Drawing – The formal process of selecting winning numbers which determine the number of winners for each prize level of the game.

Entity – means any Claimant other than a natural person who claims a Grand Prize or Second Level Prize. An Entity can only be paid a lump sum cash Prize or the minimum twenty (20) year Annuity; see definition of Measuring Life.

First Set of Numbers - The first set of numbers from one (1) to fifty-eight (58).

Fixed Prize or **Set Prize** – All the prizes except the Grand/Jackpot Prize and the Match 5 prize that are advertised to be paid by a single cash payment. Fixed or set means a set amount awarded in the Game unless a Liability Limit is reached.

Grand/Jackpot Prize – The top prize of the Millionaire for Life game. If more than one Play from all Participating Lotteries wins the Grand Prize, the Grand Prize shall be divided among the persons holding such Plays, as provided in these Game Rules.

Guaranteed Annuity Portion – means the portion of the Annuity Option where the Prizewinner is guaranteed Annuity payments for the first twenty (20) years of the Claimant's Measuring Life as may be defined in these Game Rules.

Liability Limit – means a pre-established threshold, as determined and announced by the Selling Lotteries before sales commence for a Drawing to which the threshold applies. The Liability Limit will be posted on the Selling Lotteries' websites.

Measuring Life or **Life** – means the period over which a Grand Prize or Second Level Prize is paid out under the Annuity Option. For each Winning Ticket, the Measuring Life shall be the natural life of the individual who the Lottery determines to be a valid Prizewinner. However, for the following Claimants, the Measuring Life shall be fixed at twenty (20) years:

- A legal Entity other than a natural person.
- More than one natural person who claims a Prize on the same Ticket.
- If allowed by a Selling Lottery, a minor under the age of 18, or any group including a minor under the age of 18.

Millionaire for Life Panel or **Play Area** - The area of an Official Millionaire for Life Ticket identified by an alpha character, A through E, containing one field of five (5) single or two-digit player or computer selected numbers, and a second field of one (1) single player or computer selected number.

Millionaire for Life Play Slip - A computer-readable form, printed and issued by the NCEL, used in purchasing an Official Millionaire for Life Ticket, having up to five (5) separate play areas, with each play area consisting of two (2) sets of numbers. The first set contains fifty-eight (58)

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areas/spaces numbered one (1) through fifty-eight (58); the second field contains five (5) areas/spaces numbered one (1) through five (5).

Millionaire for Life Sales Cut-off – means the time after which Lottery Plays will not be accepted for that Drawing. The Sales Cut-Off occurs Monday through Sunday no later than sixty (60) minutes prior to each Millionaire for Life Drawing.

Millionaire for Life Winning Numbers - means the five (5) one- (1) or two- (2) digit numbers from the First Set of Numbers, and a one (1) digit number from five (5) in the Second Set of Numbers, randomly selected during a Millionaire for Life Drawing, that shall be used to determine the Winning Play. contained on Official Millionaire for Life Tickets.

Official Millionaire 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.

Pari-Mutuel – The total amount of sales allocated to pay prize Claimants, at the designated prize level, divided among the number of winning Official Millionaire for Life Tickets.

Participating Lottery or **Participating Lotteries** - A state lottery or lottery of a political subdivision or entity which is participating in selling the Millionaire for Life game.

Prize Fund - That portion of Millionaire for Life gross sales set aside for the payment of prizes. The Prize Fund for any drawing is expected to be approximately fifty-five percent (55%) of sales but may be higher or lower based upon the number of winners at each fixed prize level, as well as the funding required to meet the advertised jackpot.

Purchaser(s) - Player(s) of Millionaire for Life who purchase tickets in accordance with these Rules, the North Carolina Lottery Act, NCEL policies and procedures.

Quick Pick/Computer Pick - A player option in which Millionaire for Life number selections are determined at random by computer software.

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

Prize Pools – The number of dollars available to fund all Prizes. The Prize Pool for any Drawing is expected to be 55% of sales.

Second Level Prize or **Match 5 Prize** - The Prize amount awarded for matching 5 out of 58 numbers in the First Set of Numbers and none out of five (5) numbers in the Second Set of Numbers, subject to limitations set out below.

Second Set of Numbers - The second set of numbers from one (1) to five (5). A number in the Second Set of Numbers may be the same as one (1) through five (5) selected from fifty-eight (58) in the First Set of Numbers.

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Winning Play(s) – The Play(s) that matches the Winning Numbers.

Winning Ticket – means a Ticket that has passed all Lottery validation and security requirements and that contains a set of numbers entitling Claimant to a Prize. Each Winning Ticket must meet all Play validation requirements as established by the Lottery that sold the Play.

Unclaimed Prize – means a Prize that has not been formally claimed or redeemed by a Claimant within the specified claim period as set forth in these and/or the game rules as provided by the Selling Lottery. In no event shall any Prize remain unclaimed after the period set by these Game rules become or constitute unclaimed property or abandoned property.

D. Ticket Sales

<u>Multidraw Feature</u>:

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.

2. In the event the Party Lotteries authorize a matrix change for Millionaire 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 thirty (30) 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 Millionaire for Life Tickets may be purchased for five dollars ($5.00), 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 $5.00 wagered in Millionaire for Life.

2. The NCEL may authorize sale of Official Millionaire for Life Tickets at a discount for promotional purposes.

F. Play Characteristics and Restrictions

1. Official Millionaire for Life Tickets may not be purchased in North Carolina or any other Lottery approved to sell Millionaire for Life game ticket by a member of the NCEL Commission, the NCEL Chief Executive Officer and Executive Director (“CEO”) or any NCEL employee, or any spouse, child, sibling or parent residing in the same household of such disqualified person.

2. Official Millionaire for Life Tickets may not be canceled.

3. Purchasers may submit a manually completed Millionaire for Life Play Slip to an NCEL Retailer or NCEL Office to have issued an Official Millionaire for Life Ticket. The use of mechanical, electronic, computer generated, or any other non-manual method of marking Play Slips is prohibited. Millionaire for 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.

4. Purchasers may orally convey their selections to a NCEL Retailer or NCEL Office to have issued an Official Millionaire for Life Ticket. Such selections shall be manually entered into the computer terminal by the NCEL Retailer or NCEL Office.

5. Purchasers may utilize the NCEL's player operated sales/self-service terminals, where available, for the purchase of Official Millionaire for Life Tickets, and may make number selections by inserting a completed Millionaire for Life Play Slip into the player operated sales/self-service terminal's optical mark reader or selecting a Quick Pick option, where available.

6. Purchasers may purchase Millionaire for Life through the official NCEL Online Play System via the Internet in compliance with NCEL rules and regulations governing Online Play purchases.

7. Millionaire for Life Tickets will be sold every day during the normal business hours of the Retailers authorized to sell said Tickets, or other means authorized by the Lottery. The sale period for any given Millionaire for Life Lottery Drawing will terminate on the date of the Drawing no later than 10:15 p.m. Eastern Time.

8. It shall be the sole responsibility of the Purchaser to verify the accuracy and condition of the data printed on the Official Millionaire for Life Ticket at the time of purchase or verify the accuracy of their purchase via the NCEL official Online Play System.

9. NCEL shall not be responsible for lost or stolen Official Millionaire for Life Tickets.

G. Time of Drawing

1. Millionaire for Life drawings shall be conducted at 11:15 p.m. Eastern Time. Millionaire for Life Drawings shall be conducted daily, Monday through Sunday, at the designated time. However, the day, time or location of the Millionaire for Life drawings may be modified as determined by the Directors and publicly announced by NCEL. The Sales Cut-Off occurs Monday through Sunday no later than sixty (60) minutes prior to each Millionaire for Life Drawing (10:15 p.m. Eastern Time).

H. Millionaire for Life Prize Structure

a. Prize Pool. The Prize Pool for the aggregate of all Prize Levels shall consist of fifty-five percent (55%) of the sales receipts for each Drawing.

b. Cash Value of Cash Option Subject to Change. The Cash Value of the lump sum payment for the Grand and Second Level Prizes are posted on the Lottery's and MUSL websites and are subject to change. This amount is currently $18 million for the Grand Prize and $2.2 million for the Second Prize level.

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c. Prize Payout and Structure. There are nine (9) Prize Levels in the Millionaire for Life Game.

d. The Prize payouts and Prize structure are as follows, unless there are multiple winners in a Prize Level, in which case Prize amounts may be reduced as set forth in these Game Rules.

e. The Grand Prize shall be determined on a Pari-Mutuel basis. In certain circumstances (see below), the Second Level Prize may become Pari-Mutuel. Other Prizes are set Prizes as indicated below.

f. Highest Prize Won. In a single drawing, a Claimant may win in only one (1) Prize Level per single Play and shall be entitled only to the highest Prize Level for that Winning Play.

Match 1st Set	Match 2nd Set	Odds	Prize Amount	Prize Level
5	1	1:22,910,580	$1,000,000/yr for Life	Grand Prize
5	0	1:5,727,645	$100,000/yr for Life	Second Prize
4	1	1:86,455.02	$7,500	Third Prize
4	0	1:21,613.75	$500	Fourth Prize
3	1	1:1,662.60	$250	Fifth Prize
3	0	1:415.65	$50	Sixth Prize
2	1	1:97.80	$25	Seventh Prize
2	0	1:24.45	$8	Eighth Prize
1	1	1:15.65	$8	Ninth Prize
Overall Odds - 8.47				
	** Odds for prize amounts under 10k have been rounded to 2 decimal places**			

2. Grand/Jackpot Prize Payments

a. **Grand Prize Payout**. Except as provided in these Official Game Rules, the Grand Prize shall be paid either as an Annuity or as a lump sum in cash. A Grand Prize payout shall be divided equally among the number of Grand Winning Tickets as set forth below. Under certain circumstances, as detailed below, the Grand Prize is required to be paid in a single lump sum cash payment, and no annuitized payment option is available.

b. **One (1) Grand Prize-Winning Play among the Selling Lotteries**. If there is one (1) Grand Prize-Winning Play, the annuitized Prize value will be $1,000,000 per year for life, paid in annual installments, or a one-time lump sum cash Prize payment.

c. **Two (2) to Twenty (20) Grand Prize-Winning Tickets among the Selling Lotteries**. If there is more than one (1) and less than or equal to Twenty (20) Grand

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Prize-Winning Plays, the annuitized payment based on an annuitized Prize value of $1,000,000 per year will be divided by the total number of Grand Prize-Winning Plays. The minimum annuitized Prize value for this category will be $50,000 per year for life. The two (2) to twenty (20) Grand Prize-Winning Play Purchasers may choose the Cash Option as an alternative to the Annuity Option.

d. **Twenty-one or more Grand Prize-Winning Plays among the Selling Lotteries**. If there are twenty-one (21) or more Grand Prize-Winning Plays, no Annuity Option shall be available. Rather, the Grand Prize Cash Value shall be divided equally among all Grand Prize-Winning Plays and paid in one lump sum cash payment per each winning Play that has been claimed and validated. The minimum Grand Prize value for each of the 21 or more Grand Prize-Winning Plays shall be not less than the lowest tier Prize paid for the same Drawing.

3. Second Level Prize Payments

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

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

c. Eight (8) or more Second Level Prize Winning Plays among the Selling Lotteries. If there are eight (8) or more Second Level Prize Winning Plays, the Second Level Prize Liability shall be capped at $15,000,000 and shall be split equally among all Second Level Prize-Winning Plays and shall be paid in one (1) Lump Sum Cash Payment, without an annuitized Payment Option. The minimum prize value for this category shall not be less than any lower tier prize paid in that respective Drawing.

4. Third through Ninth Level Prizes

a. Third Level Prize Payouts. The Third Level Prize Payout will be paid as a $7,500 Fixed Prize and paid in one single cash payment.

b. Fourth Level Prize Payouts. The Fourth Level Prize Payout will be $500 Fixed Prize and paid in one single cash payment.

c. Fifth Level Prize Payouts. The Fifth Level Prize Payout will be $250 Fixed Prize and paid in one single cash payment.

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d. Sixth Level Prize Payouts. The Sixth Level Prize Payout will be $50 Fixed Prize and paid in one single cash payment.

e. Seventh Level Prize Payouts. The Seventh Level Prize Payout will be $25 Fixed Prize and paid in one single cash payment.

f. The Eighth and Ninth Level Prize Payouts will be $8 Fixed Prize each and paid in one single cash payment.

5. LIFE ANNUITY REQUIREMENTS AND RESTRICTIONS

a. In a single drawing, a Claimant may win in only one prize category per single Millionaire for Life Panel in connection with Millionaire for Life Winning Numbers and shall be entitled only to the highest prize.

b. Minimum Annuity Period. An Annuitant shall be paid their appropriate Grand Prize share or Second Level Prize share on an annual basis for life, or for the twenty (20) year term of the Guaranteed Annuity Portion, whichever is longer. In the event that an Annuitant dies within the twenty (20) year Guaranteed Annuity Portion, any remaining Prize payments in the Guaranteed Annuity Portion shall be paid to the Annuitant's estate or to the Annuitant's beneficiary pursuant to the Lottery's rules and regulations and law. The initial payment under the Annuity Option shall be paid as soon as possible upon completion of internal validation procedures and in accordance with these Official Game Rules.

c. [Reserved.]

d. **Proof of Life** - Prior to the beginning of payment of the Deferred Annuity Portion, Lottery will send a letter containing a proof of life affidavit to the Annuitant, requesting proof of life. The purpose of the affidavit is to verify that the Annuitant is still alive. The Annuitant shall execute the affidavit while in the physical presence of a notary public, and the executed affidavit shall bear the legible seal of a notary public. A proof of life affidavit will be sent to the Annuitant in each subsequent year prior to the next scheduled installment payment. If Annuitant fails to provide a newly signed and notarized proof of life affidavit in a given year, the Lottery shall not make any further Deferred Annuity Portion payments. However, when, in the CEO's sole discretion, the facts underlying an Annuitant's failure to provide a completed annual proof of life affidavit are reasonable, the Deferred Annuity Portion payments may resume. No interest shall be paid by the Lottery on the value of the Prize or any payment thereof during any period that a Prize payment was not made due to failure of the Annuitant to provide a proof of life affidavit.

f. In no event shall installment payments be made in the Deferred Annuity Portion of the Annuity Option after the Annuitant's death.

g. It shall be the Prizewinner's responsibility to provide the Lottery paying the Annuity with any updated address information to which Prize installments will be mailed.

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6. For purpose of prize calculation with respect to any Millionaire for Life Pari-Mutuel prize, the calculation shall be rounded down so that prizes shall be paid in multiples of whole dollars.

   With respect to any Millionaire for Life Annuitized Grand Prize, the prize amount may be rounded to facilitate the purchase of an appropriate funding mechanism.

7. 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 public notice.

I. 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 MUSL Board and published as the Confidential MUSL Minimum Game Security Standards. MUSL and 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 Millionaire for Life prizes without an Official Millionaire 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 Millionaire for Life Ticket, all of the following conditions must be met:

   a. The validation data must be present in its entirety and must correspond, using the computer validation file, to the number selections printed on the ticket for the drawing date(s) printed on the ticket;

   b. The ticket must be intact;

   c. The ticket must not be mutilated, altered, reconstituted, or tampered with in any manner.

   d. The ticket must not be counterfeit or an exact duplicate of another winning ticket;

   e. The ticket must have been issued by 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.

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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 confidential security checks of the NCEL.

l. In submitting an Official Millionaire 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 breach of these Millionaire for Life Rules in relation to the ticket which, in the opinion of the CEO, justifies invalidation; and

n. The ticket must be submitted to the jurisdiction where such ticket was purchased.

4. An Official Millionaire 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 CEO shall be final and binding; however, the CEO may, at their option, replace an invalid ticket with an Official Millionaire for Life Ticket of equivalent sales price;

b. In the event a defective ticket is purchased or in the event the CEO determines to adjust an error, the sole and exclusive remedy shall be the replacement of such defective or erroneous ticket(s) with an Official Millionaire for Life Ticket of equivalent sales price; or

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

J. Procedure for Claiming and Payment of Prizes

1. Prizes shall be redeemed or claimed only in the jurisdiction where the Official Millionaire for Life Ticket was purchased.

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2. Prizes less than $600 may be claimed at Lottery retailers, the NCEL's Regional or 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 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 (5:00 p.m. Eastern Time), 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. Postmarks shall not constitute satisfaction of the 180-day requirement.

6. Online Play System prizes may be claimed pursuant to the claims process as detailed in the NCEL Online Play Terms of Service.

7. Claimants of a winning Ticket must comply with all prize claim requirements of the NCEL, including signing the back of the original ticket.

8. In the event that a single Official Millionaire 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.

9. Federal, State and Local (if applicable) withholding taxes and state debt setoff amount, where applicable, shall be withheld from Millionaire for Life prizes by the NCEL in such amounts as may be required by law.

10. Millionaire for Life prizes shall not be paid to any person prohibited from playing Millionaire 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. Unless otherwise required or allowed by the Lottery Act, there shall be no assignment of Millionaire 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.

K. Unclaimed Prize Money: For winning Official Millionaire 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 Millionaire for Life Group Rules.

L. Governing Law: In purchasing an NCEL Millionaire 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 CEO. The Purchaser agrees that, as its sole and exclusive remedy, claims arising out of any NCEL Millionaire for Life ticket can be pursued only against the NCEL. Litigation, if any, shall only be maintained within the state in which the Official Millionaire 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.

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