

**CHAPTER 10-16-11
LUCKY FOR LIFE GAME**

Section

10-16-11-01	Game Description
10-16-11-02	Prizes and Odds
10-16-11-03	Prize Pool and Payment
10-16-11-04	Prize Liability Limits

10-16-11-01. Game description.

To play LUCKY FOR LIFE®, a player selects five different numbers, between one and forty-eight, and one additional number (Lucky Ball) between one and eighteen. The additional number may be the same as one of the first five numbers selected. The price of a play is two dollars. Draws are held every day of the week.

History: Effective January 31, 2016; amended effective October 29, 2017; July 19, 2021.

General Authority: NDCC 53-12.1-13

Law Implemented: NDCC 53-12.1-13

10-16-11-02. Prizes and odds.

The top prize is seven thousand dollars a week for life. Except as provided by rule, a set prize must be paid according to these matches per play and prize amounts:

<u>Matches Per Play</u>	<u>Prize</u>	<u>Odds</u>
5 of 5 + Lucky Ball	\$7,000/week for life*	1:30,821,472
5 of 5	\$25,000/year for life*	1:1,813,028
4 of 5 + Lucky Ball	\$5,000*	1:143,356
4 of 5	\$200	1:8,433
3 of 5 + Lucky Ball	\$150	1:3,413
3 of 5	\$20	1:201
2 of 5 + Lucky Ball	\$25	1:250
2 of 5	\$3	1:15
1 of 5 + Lucky Ball	\$6	1:50
Lucky Ball	\$4	1:32

Overall odds of winning a prize on a two dollar play are 1:7.769.

*Prize amounts may be split if there are multiple winners, in accordance with the provisions established in these rules. Split prizes may be lower than the published prize amounts.

History: Effective January 31, 2016.

General Authority: NDCC 53-12.1-13

Law Implemented: NDCC 53-12.1-13

10-16-11-03. Prize pool and payment.

1. The prize pool for all prize categories consists of approximately fifty-nine and one-half percent of each draw period's sales.

2. All annuitized payments must be made for a minimum of twenty years.
3. All low-tier set prizes, all prizes except the top prize and second prize, must be paid in a single lump sum cash payment.

History: Effective January 31, 2016.

General Authority: NDCC 53-12.1-13

Law Implemented: NDCC 53-12.1-13

10-16-11-04. Prize liability limits.

There are ten prize levels in the game.

1. Except as provided in these rules, the top prize must be annuitized and based on a top prize liability that will be split equally among the number of winning game tickets. A top prize winner may request the cash option, the amount of which is to be established by the game group for a defined period of drawings. Notice of the amount of and changes to the cash option must be posted on the game's website. Under certain circumstances, as detailed below, the top prize is required to be paid in a single lump sum cash payment and no annuitized payment option is available.
 - a. One top prize winner. If there is one top prize winner, the annuitized prize value will be seven thousand dollars per week for life. As an alternative to the annuitized payment option, the top prize winner may request the top prize cash option.
 - b. Two to fourteen top prize winners. If there are between two and fourteen top prize winners, the annuitized prize option, based on an annuitized prize value of seven thousand dollars per week, will be divided by the total number of top prize winners. Any of these two to fourteen top prize winners may choose the cash option as an alternative to the annuitized payment option. The amount of the cash option for this category will be the amount of the top prize cash option divided by the total number of top prize winners.
 - c. Fifteen or more top prize winners. If there are fifteen or more top prize winners, the top prize liability will be capped at seven million one hundred twenty-five thousand dollars, must be split equally among all top prize winners, and paid in a single lump sum cash payment without an annuitized payment option.
 - d. The winner or winners of the top prize who do not request the cash option must be paid their appropriate top prize share on an annual basis for a minimum period of twenty years. The first top prize payment will be made when the prize is claimed at the lottery's office.
 - e. Measuring life. For a single wager, the measuring life of a top prize winner used to determine the duration over which the top prize is paid, shall be the natural life of the individual determined by the lottery to be the top prize winner. If the top prize under a single wager is being claimed by more than one individual or by a trust, the measuring life for that top prize winner shall be twenty years.
 - f. If paid in a single lump sum cash payment, top prize amounts will be rounded to the nearest whole dollar.
2. Except as provided in these rules, the second prize winner will be paid twenty-five thousand dollars a year for life. A second prize winner may request the cash option, the amount of which is to be established by the game group for a defined period of drawings. Notice of the amount of and changes to the cash option must be posted on the game's website. Under certain circumstances, as detailed below, the second prize is required to be paid in a single lump sum cash payment and no annuitized payment option is available.

- a. One to twenty second prize winners. If there are between one and twenty second prize winners, the annuitized prize value will be twenty-five thousand dollars per year for life. Any of these one to twenty second prize winners may choose the second prize cash option as an alternative to the annuitized payment option.
 - b. Twenty-one or more second prize winners. If there are twenty-one or more second prize winners, the second prize liability is capped at nine million four hundred thousand dollars, must be split equally among all second prize winners, and paid in a single lump sum cash payment without an annuitized payment option.
 - c. The winner or winners of the second prize who do not request the cash option must be paid their appropriate second prize share on an annual basis for a minimum period of twenty years. The initial second prize payment will be made when the prize is claimed at the lottery's office; subsequent second prize payments will be made annually thereafter.
 - d. Measuring life. For a single wager, the measuring life of a second prize winner used to determine the duration over which the second prize is paid, is the natural life of the individual determined by the lottery to be the second prize winner. If the second prize under a single wager is being claimed by more than one individual or by a trust, the measuring life for that second prize winner is twenty years.
 - e. If paid in a single lump sum cash payment, second prize amounts will be rounded to the nearest whole dollar.
3. Except as provided in these rules, the third prize will be paid as a five thousand dollar set prize. If there are more than one thousand winners of this prize level in a single drawing, the total prize liability of five million dollars will be split equally among the winners. Under no circumstances, however, will the value of the third prize fall below a minimum prize value of two hundred dollars per winner regardless of the number of winners. Third prizes will be rounded to the nearest whole dollar and paid in a single lump sum cash payment.

History: Effective January 31, 2016; amended effective February 1, 2016; July 1, 2019.

General Authority: NDCC 53-12.1-13

Law Implemented: NDCC 53-12.1-13