

**Minnesota State Lottery  
Official Game Rules  
for the Lotto Game  
“Lucky for Life®”**

**Effective: July 1, 2017; Revised: April 1, 2021**

**1. Name of Game**

The name of the multi-jurisdictional Lotto Game in Minnesota is “Lucky for Life®”.

**2. Definitions**

- a. “Director” means the Director of the Minnesota State Lottery.
- b. “Drawing” means the formal process of selecting Winning Numbers which determine the number of winners for each prize level of the game.
- c. “Game Board” or “Boards” means that area of the Play Slip which contains two (2) sets of numbered squares to be marked by the player, the first set containing forty-eight (48) squares, number one (1) through forty-eight (48) and the second set containing eighteen (18) squares, number one (1) through eighteen (18).
- d. “Game Numbers” means the numbers selected for each purchase made.
- e. “Game Ticket” or “Ticket” means an acceptable evidence of Play which is a Ticket or an electronic wager produced by a Retailer Terminal for the Lucky for Life®” game.
- f. “Lottery” means the Minnesota State Lottery.
- g. “Lottery Retailer” or “Retailer” means a person or entity authorized by the Lottery to sell Lottery game Tickets.
- h. “Lotto Game” means a Lottery game wherein a player selects Game Numbers out of a larger predetermined set or sets of numbers.
- i. “New England Lotteries” means, collectively, The Connecticut Lottery Corporation, the Maine State Liquor & Lottery Commission, the Massachusetts State Lottery Commission, the New Hampshire Lottery Commission, the Rhode Island Division of State Lottery, and the Vermont Lottery Commission.
- j. “Official Game Rules” means the Official Game Rules agreed to by the New England Lotteries and the Participating Lotteries. The Official Game Rules are incorporated by reference.

- k. “Participating Lottery” or “Selling Lottery” means a state lottery or lottery of a political subdivision or entity which participates in selling the Lucky for Life® game.
- l. “Play” means the six (6) Game Numbers, the first five (5) from a field of forty-eight (48) numbers and the last one (1) from a field of eighteen (18) numbers that appear on a Ticket as a single lettered selection and are played by a player in the game.
- m. “Play Slip” means a card used in marking a player’s game Plays and containing one (1) or more Boards.
- n. “Quick Pick” means the random selection of Game Numbers by a computer Terminal which appears on a Ticket and is played by a player in the game.
- o. “Retailer” means a person or entity authorized by the Lottery to sell Lucky for Life® Tickets.
- p. “Set Prize” means a pre-determined prize payout that is paid in a single cash payment. Set Prizes apply to the lowest eight (8) prize levels in the Lucky for Life® game. They may also apply, however, to the Top Prize and second prize under certain conditions, such as when there are more than one thousand (1,000) prizewinners of five-thousand dollar (\$5,000) prizes in a single Drawing, the total prize liability of five million dollars (\$5,000,000) ( $\$5,000 \times 1,000$ ) will be split equally among the prizewinners. Under no circumstances, however, will the value of such a prize fall below a minimum prize value of two hundred dollars (\$200) per prizewinner, regardless of the number of prizewinners. Such prizes are rounded to the nearest whole dollar and paid in a single cash payment.
- q. “Terminal” means a device authorized by the Lottery to function in an interactive mode with the Lottery computer system, for the purpose of issuing Lottery Tickets and entering, receiving, and processing Lottery transactions, including purchases, Ticket validations and report transmittals.
- r. “Winning Numbers” means the six (6) Game Numbers, the first five (5) from a field of forty-eight (48) numbers and the last one (1) from a field of eighteen (18) randomly selected at each Drawing, that are verified as official and used to determine winning Plays that have been played on game Tickets that are logged on the Lottery computer system.

### **3. Game Description**

Lucky for Life® is a double matrix-style game, drawn each Monday and Thursday, in which Players select five (5) unique Game Numbers in Matrix 1

from one (1) to forty-eight (48) inclusive, plus one (1) Lucky Ball number in Matrix 2 from one (1) to eighteen (18) inclusive. The additional number may be the same as one (1) of the first five (5) Game Numbers selected by the Player.

Prizes are awarded based on the structure summarized in Part 11 of these rules.

To play Lucky for Life® a player selects five (5) different Game Numbers between one (1) and forty-eight (48) and one (1) additional number between one (1) and eighteen (18) inclusive, for input into a Terminal operated by a Retailer. The player may select each set by communicating the six (6) numbers to the Retailer, by marking six (6) numbered squares in any one (1) Game Board on a Play Slip and submitting the Play Slip to the Retailer, or by requesting a Quick Pick from the Retailer. The Retailer then issues a Ticket, via the Retailer Terminal, containing the selected set or sets of Game Numbers, each of which constitutes a game Play.

#### **4. Price of Ticket**

- a. Each one (1) Lucky for Life® Play costs two dollars (\$2.00).
- b. A Retailer may discount the sales price of a Ticket in this game if the reduction in price is part of a store-wide discount promotion on all purchases (Lottery and non-Lottery) made by the player. The discount of the price does not relieve the Retailer from the obligation to pay the Lottery the full price of a Ticket as stated in this section.

#### **5. Claims**

A Ticket is the only proof of a game Play or Plays and the submission of a winning Ticket to the issuing Lottery or an authorized Retailer is the sole method of claiming a prize or prizes. A Play Slip has no monetary or prize value and does not constitute evidence of Ticket purchase or of Game Numbers selected. A Terminal-produced paper receipt has no monetary or prize value and does not constitute evidence of a Ticket purchase or of Game Numbers selected.

#### **6. Cancellations Prohibited**

A Ticket may not be voided or canceled by returning the Ticket to the selling Retailer, including Tickets that are printed in error.

#### **7. Player Responsibility**

It is the sole responsibility of the player to verify the accuracy of the game Play or Plays and other data printed on any Ticket purchased. The placing of Plays is done at the player's own risk through the Retailer who acts on behalf of the player in entering the Play or Plays.

## **8. Play Slip and Ticket Characteristics and Restrictions**

- a. The player selects, or requests selection from a Retailer by Quick Pick, six (6) numbered squares on a Play Slip. Play Slips are available at no cost to the player. The minimum entry of one (1) Play costs two dollars (\$2). A Play Slip has no monetary or prize value and does not constitute evidence of purchase or Game Numbers selected.
- b. To purchase a Ticket, players must pay the purchase price and any fee associated with a Ticket purchase and submit the completed Play Slip, or request number selection by Quick Pick to an authorized Retailer. The Retailer will issue a standard game Ticket that contains the six (6) number selections, the Drawing date, amount bet, and validation number data. This standard game Ticket is the only valid proof of the bet placed, and the only valid receipt for claiming a prize. The standard game Ticket is valid only for the Drawing date or dates printed on the Ticket.
- c. If Play Slips are unavailable, Plays may also be given verbally to an authorized Retailer in groups of six (6) number selections for each two dollars (\$2) wagered. The selections are manually entered into the computer Terminal by the Retailer.
- d. A player may select Game Numbers for up to fourteen (14) Drawings, specifically the next Drawing and the thirteen (13) subsequent Drawings.
- e. No Ticket may be purchased or issued for a Drawing within a specified time, to be designated by the Director, of that Drawing.
- f. Plays may be entered manually only by using the Lottery Terminal keyboard, or by means of a Play Slip provided by the Lottery and hand-marked by the player or by such other means approved by the Lottery.
- g. A Retailer may not permit the use of facsimiles of Play slips, copies of Play Slips, or other materials that are inserted into a Lottery Terminal Play Slip reader that are not printed or approved by the Lottery.
- h. A Retailer may not permit any device to be connected to a Lottery computer Terminal to enter Plays, except as approved by the Lottery.

## **9. Time, Place, and Manner of Conducting Drawings**

- a. The Drawing(s) to select the winning Lucky for Life® numbers are held on Mondays and Thursdays, as provided by the agreement between the Minnesota Lottery, The New England Lotteries, and the Participating Lotteries.

- b. The Drawing(s) are conducted at approximately 9:38 p.m. Central Standard Time. In no event will the Winning Numbers be drawn while the Lottery's online wagering system remains open to accept wagers on the outcome of the same Drawing. The Director, as part of the Lucky for Life® governing authority, has the discretion to change the assigned Drawing times.
- c. The Drawing(s) are conducted at a location designated by the Minnesota State Lottery, The New England Lotteries, and the Participating Lotteries. The Director, as part of the Lucky for Life® governing authority, has the discretion to change the location of the Drawings.
- d. The Winning Numbers are selected using specially designed Drawing equipment designated by the Lottery, The New England Lotteries, and the Participating Lotteries, which is tested before each Drawing in accordance with established written procedures.
- e. The Drawing(s) are conducted per the Lucky for Life® Official Game Rules.

## 10.Prizes and Statistical Information

- a. There are ten (10) prize levels in the Lucky for Life® game. Prize amounts may be split if there are multiple winners, and split prizes may be lower than the prize amounts listed. Average Chance of Winning: 1 in 7.769. Prizes are awarded on the following basis:

Prize Level	Matches Matrix #1 (5 of 48)	Matches Matrix #2 (Lucky Ball/ 1 of 18)	Probability of Winning: 1 /	Prize	Prize Funding % Sales
1	5	1	30,821,472.000	\$7,000 / week for life	10.2201%
2	5	0	1,813,027.765	\$25,000 / year for life	11.6380%
3	4	1	14,355.684	\$5,000*	1.7439%
4	4	0	8,432.687	\$200	1.1859%
5	3	1	3,413.231	\$150	2.1973%
6	3	0	200.778	\$20	4.9806%
7	2	1	249.749	\$25	5.0050%
8	2	0	14.691	\$3	10.2103%
9	1	1	49.950	\$6	6.0060%
10	0	1	32.019	\$4	6.2463%
				<b>Total Payout</b>	<b>59.4335%</b>

\* Prize amounts may be split if there are multiple winners, in accordance with the provisions established in Part VII Paragraph A of the Official Game Rules. Split prizes may be lower than the above prize amounts.

- b. The \$7,000-a-week-for-life prize (Prize Level 1) and the \$25,000-a-year-for-life prize (Prize Level 2) are paid annually over the lifetime of the

winner, or for 20 years, whichever is greater, unless the winner elects or is required to receive the prize as a Set Prize.

- c. If a \$7,000-a-week-for-life prize (Prize Level 1) or a \$25,000-a-year-for-life prize (Prize Level 2) is claimed by more than one person or by a legal entity and is not paid as a Set Prize, the measuring life is 20 years.
- d. The holder of a winning Ticket may win only one (1) prize per Board in connection with the Winning Numbers drawn, and is entitled only to the prize won by those Winning Numbers in the highest-matching prize category.

## **11. Procedure for Claiming a Prize**

- a. Tickets Purchased at Retail location.
  - i. To claim a prize of less than six hundred dollars (\$600), a player must sign the back of the Ticket in the signature area and present the winning Ticket to any Retailer that sells Lucky for Life® game Tickets. Signatures may not be removed or altered. Until signed, a Ticket is owned by its physical possessor. The Retailer will verify the claim through use of the Retailer Terminal and, if valid, make payment of the amount due the player. In the event the Retailer cannot verify the claim or does not have the funds on hand to pay the claim, the Retailer will provide the player with a claim form and instruct the player on how to file a claim with the Lottery. If the claim is validated by the Lottery, a check will be forwarded to the player in the amount due. In the event the claim is not validated, the claim will be denied and the player will be notified promptly.
  - ii. To claim a prize of less than fifty thousand dollars (\$50,000), but greater than six hundred dollars (\$600), the player must sign the signature area on the back of the winning Ticket, fill out a Ticket Claim form, and present both at any Lottery Regional Office or at Lottery headquarters in Roseville, Minnesota, or mail both to the Minnesota State Lottery, P.O. Box 131000, Roseville, MN 55113. Signatures may not be removed or altered. Until signed, a Ticket is owned by its physical possessor. Date of claim is date of receipt by the Minnesota Lottery. Registered mail is recommended. If the claim is validated by the Lottery, the check in the appropriate amount will be forwarded to the player less any applicable federal and state withholding tax and debt owed under Minn. Stat. § 270A.03. In the event that the claim is not validated by the Lottery, the claim will be denied and the player will be notified promptly.

- iii. To claim a prize greater than fifty thousand dollars (\$50,000), the player must sign the signature area on the back of the winning Ticket, fill out a claim form, and present both at Lottery headquarters in Roseville, Minnesota. Signatures may not be removed or altered. Until signed, a Ticket is owned by its physical possessor. If the claim is validated by the Lottery, the check in the appropriate amount will be forwarded to the player, less any applicable federal and state withholding tax and debt owed under Minn. Stat. § 270A.03. In the event that the claim is not validated by the Lottery, the claim will be denied and the player will be notified promptly.
- b. Prize claims must be submitted within one (1) year of the drawing date. For prizes claimed by mail, date of claim is date of receipt by the Lottery. For prizes of \$600 or more, the claim period ends at the close of business on the last day of the claim period that Lottery offices are open. Lottery offices are closed for the holidays and events listed on [mnlottery.com](http://mnlottery.com), and one or more Lottery offices may close unexpectedly due to weather or other unforeseen circumstances.
- c. The winner of a \$7,000-a-week-for-life prize (Prize Level 1) or the \$25,000-a-year-for-life prize (Prize Level 2) may elect to receive the prize as a single lump sum Set Prize according to procedures established by the Minnesota State Lottery, the New England Lotteries, the Participating Lotteries, and/or MUSL.
- d. According to Minn. Stat. § 349A.08, subd. 9, the name and community of the prizewinner of all prizes may be disclosed in a press conference or in a press release.

## **12. Ticket Responsibility**

- a. A Lucky for Life® prize claim is presumed to be submitted by the person whose name appears on the Ticket or, in the case of a Ticket not completed with name and address, by the person holding the Ticket.
- b. The Lottery is not responsible for lost or stolen Lucky for Life® Tickets.
- c. The purchaser of the Lucky for Life® Ticket has the sole responsibility for checking the accuracy and condition of the data printed on the Ticket.
- d. The Lottery is not responsible for Lucky for Life® Tickets redeemed in error by a player from a Retailer.

### **13. Ticket Validation Requirements**

- a. To be a valid Lucky for Life® Ticket that entitles its holder to receive a prize, a Ticket must satisfy all the requirements established by the Lottery for validation of winning Tickets sold through its gaming system and any other validation requirements adopted by the Lotteries, the Product Group, and the MUSL Board as published as the Confidential MUSL Minimum Game Security Standards or otherwise. Neither the Minnesota State Lottery, the New England Lotteries, nor the Participating Lotteries are responsible for paying prizes for Tickets that are altered in any manner.

In addition to the above, to be valid, a Lucky for Life® Ticket that entitles its holder to receive a prize must meet the following conditions:

- i. The Ticket validation number is present in its entirety and corresponds, using the computer validation file, to the selected Game Numbers printed on the Ticket for the date printed on the Ticket.
- ii. The Ticket is intact.
- iii. The Ticket is not mutilated, altered, reconstituted, or tampered with in any way.
- iv. Any signature in the signature area must not have been removed or altered in any way.
- v. The Ticket is not counterfeit or an exact duplicate of another winning Ticket.
- vi. The Ticket has been issued by the Lottery in an authorized manner.
- vii. The Ticket has not been stolen or canceled.
- viii. The Ticket data have been recorded on the Lottery central computer system before the Drawing and the Ticket data match this computer record in every respect.
- ix. The Player-selected or Terminal-selected Game Numbers, the validation number data and the Drawing date of an apparent winning Ticket appear on the official file of winning Tickets and a Ticket with that exact date has not been previously paid.

- x. The Ticket is not misregistered, defectively printed, or printed or produced in error to an extent that it cannot be processed by the Lottery.
  - xi. The Ticket passes all other confidential security checks of the Lottery.
- b. In submitting a “Lucky for Life®” Ticket for validation, the claimant agrees to abide by the applicable laws, rules, regulations, instructions, conditions, and final decisions of the Director of the Lottery and of the Participating Lotteries.
  - c. A Ticket not passing the validation requirements and checks specified above is considered invalid and a prize will not be paid to the purchaser or holder of that Ticket.
  - d. When the validity of a Ticket is in doubt, the determination of the Director is final and binding.
  - e. If a defective Ticket is purchased or if the Director determines that an adjustment must be made for an error, the sole and exclusive remedy will be the replacement of the defective or erroneous Ticket with a Ticket of equivalent sale price from a current Lottery game.

#### **14. Ticket Ownership**

- a. Until the area designated for a signature on the back of a Ticket is signed, a Ticket is considered owned by the physical possessor of said Ticket. When a Ticket is signed in the designated area, the player whose signature appears in the signature area is considered the owner of the Ticket and is entitled to any prize attributable thereto.
- b. If more than one (1) name appears on the back of a Ticket and the prize being claimed has a value of less than \$600, the Director requires that one (1) of the persons whose name appears on the back of the Ticket or is a party to a prize-sharing agreement be designated to receive payment of the full amount of the prize.
- c. If more than one (1) person’s name appears on the back of the Ticket or there is an agreement to share the prize and the prize being claimed is greater than \$600., the Director may make payment to each person whose name appears on the back of the Ticket or who is a party to a valid prize sharing agreement. Each person sharing a prize must submit a claim form to the Lottery.

- d. Neither the New England Lotteries, the Participating Lotteries, nor the Minnesota State Lottery is responsible for lost or stolen Lucky for Life® Tickets.

### **15. Allowance for Delay of Payment**

- a. The Lottery may delay payment of the prize, pending a final determination by the Director, under any of the following circumstances:
  - i. if a dispute occurs, or it appears likely that a dispute may occur, regarding the prize;
  - ii. if there is any question regarding the identity of the claimant;
  - iii. if there is any question regarding the validity of the Ticket presented for payment; or
  - iv. if the claim is subject to any setoff for delinquent debts owed by the claimant under Minn. Stat. § 349A.08, subd. 8.
- b. The Lottery may delay payment of a grand prize pending a claimant election of payment method.
- c. No liability for interest for any delay will accrue to the benefit of the claimant pending payment of the claim.

### **16. Governing Law**

- a. In purchasing a Ticket, the player agrees to comply with, and abide by, these rules; the Official Game Rules; Minn. Stat. § 349A (State Lottery); Minn. R. 7857 (Lottery Prize Payments); Minn. Stat. § 270A; and all final decisions of the Director.

### **17. Ineligible Players**

A Lottery Lucky for Life® Ticket may not be purchased by, and a prize won by any such Ticket may not be paid to:

- a. a Lottery, New England Lottery, or Participating Lottery employee, officer, or director;
- b. Employees (including immediate family residing in the same household) of the Lottery, employees (including immediate family residing in the same household) of any company that is not eligible to receive a prize from the Lottery pursuant to law or a contract with the Lottery; or all other persons prohibited by law.

## **18. Retailer's Conduct, Bulk Purchase Restrictions**

- a. A Lottery Retailer authorized to sell Lottery Tickets for Lotto Games, or an employee of a Retailer may not request, demand, or accept gratuities or additional compensation from any person, or agent thereof, in exchange for the purchase of Lucky for Life<sup>®</sup> Lottery Tickets.
- b. A Lottery Retailer authorized to sell Lottery Tickets for Lotto Games must make <sup>™</sup> Lottery Tickets available for sale to the public during the hours that sale of Lucky for Life<sup>®</sup> Tickets are authorized to be sold and that business is open to the public.
- c. A Lottery Retailer authorized to sell Lottery Tickets for Lotto Games may sell Lucky for Life<sup>®</sup> lottery Tickets only on the premises described in the Retailer's contract, except as specially authorized in writing by the Director. No transaction, or any part thereof, of Lucky for Life<sup>®</sup> Lottery Tickets may be made at the general corporate office of any Retailer unless that office is open to the public and has contracted with the Lottery as a separate Lottery Retailer.
- d. A Lottery Retailer authorized to sell Lottery Tickets for Lotto Games may not enter into any special agreement with any person, group of persons, or agent thereof, for the purchase of over \$500 of Lucky for Life<sup>®</sup> Lottery Tickets for any one (1) Drawing.
- e. A Lottery Retailer authorized to sell Lottery Tickets for Lotto Games must immediately report to the Lottery any attempt made by any person, or group of persons, or an agent thereof, to purchase more than fifty percent (50%) of the number combinations for Lucky for Life<sup>®</sup> for any one (1) Drawing.
- f. A Lottery Retailer authorized to sell Lottery Tickets for Lotto Games must obtain the name and address of any person purchasing more than five thousand dollars (\$5,000) in Lucky for Life<sup>®</sup> Lottery Tickets for any one (1) Drawing and report the information to the Lottery before the sale.
- g. A person may not purchase a Ticket or combinations of Tickets and a Lottery Retailer may not directly or knowingly sell a Ticket or combination of Tickets to any person which would guarantee the purchaser a grand prize win or any win.