

EFFECTIVE: February 22, 2026

OFFICIAL GAME RULES

Millionaire for Life

(5 OUT OF 58 & 1 OUT OF 5)

The following rules have been adopted by the New Jersey State Lottery Commission pursuant to the authorization contained in N.J.S.A. 5:9-7 and shall govern the operation of the Millionaire for Life lottery game.

The New Jersey Division of the State Lottery and the Multi-State Lottery Association formally agreed on February 22, 2026 to operate a multi-jurisdictional lottery game known as Millionaire for Life pursuant to the Game Participation Agreement (“Agreement”) and such other related procedures agreed to by the Party Lotteries. Party Lotteries may change from time to time. The rules of the Millionaire for Life game are as follows:

1. DEFINITIONS

Annuity Option - means the option to have the Millionaire for Life Jackpot Prize or Second Level 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 Jackpot Prize or Second Level Prize paid under the Annuity Option.

Cash Option – means the manner in which the Jackpot Prize and the Second Level Prize will be paid in a lump sum cash payment. If the Cash Option is selected at the time of purchase, the selection is irrevocable, and the Player or Claimant may not change their selection.

Cash Value – means the amount of the one-time lump sum payment under the Cash Option.

Claimant – means any person or Entity submitting a claim form within the required time period to collect a Prize for a Ticket. A Claimant may be the purchaser, the person or Entity named on a signed Ticket, the bearer of an unsigned Ticket, or any other person or Entity who may seek entitlement to a Millionaire for Life Prize payment in accordance with the Official Game Rules.

Claim Limitation Period – means the requirement that a Winning Ticket Prize must be claimed within one (1) year of the valid Drawing date for which the Winning Ticket was purchased. One (1) year means the anniversary date of the Drawing unless the Drawing date is February 29th in which case the anniversary date is considered to be March 1st. All claims submitted beyond the one (1) year period are not eligible for Prize awards. Prizes that are not claimed within the Claim Limitation Period are known as Unclaimed or Expired Prizes.

Deferred Annuity Portion – means the portion of the Annuity Option paid once the Annuitant exceeds the Guaranteed Portion of the annuity, if applicable. The Deferred Annuity Portion installments will continue to be paid for the remainder of the Annuitant’s Measuring Life. Also see definition of Guaranteed Annuity Portion and Section 8 of these Official Game Rules.

Director – means the Executive Director of the New Jersey Lottery.

Drawing – means a formal process of randomly selecting the Winning Numbers in accordance with the Millionaire for Life drawing procedures.

Entity – means any Claimant other than a natural person who claims a Jackpot Prize or Second Level Prize. An Entity can only be paid the Cash Option or the Guaranteed Annuity Portion for the Annuity Option. See definition of Measuring Life.

Fixed Prize – means a set amount awarded in the Millionaire for Life Game. Set Prizes may be reduced if claims exceed the available Prize Pool. Refer to Section 7 of these Official Game Rules.

Game – means the game named in the title at the top of page 1 of these Official Game Rules.

Gaming System – means “the infrastructure necessary to produce a point of sale terminal generated ticket. This infrastructure includes the central ticket purchasing system, the point of sale ticket terminal, and the network connectivity between the central system and point of sale terminals.” N.J.A.C. 17:20-2.1.

Guaranteed Annuity Portion – means the portion of the Annuity Option where the Annuitant is guaranteed annuity payments for the first twenty (20) years of the Claimant’s Measuring Life. Also see definition of Deferred Annuity Portion and Section 8 of these Official Game Rules.

Jackpot Prize – means the Prize amount awarded for matching 5 out of 58 numbers in Matrix A, and 1 out of 5 numbers in Matrix B (Millionaire Ball).

Liability Limit – means a pre-established threshold, as determined and announced by the Party Lotteries before sales commence for a Drawing to which the threshold applies.

Lottery – means the New Jersey Division of the State Lottery.

Lottery Headquarters – means the building where Lottery operations are conducted. Address is One Lawrence Park Complex, 1333 Brunswick Avenue Circle, Lawrenceville, NJ 08648. Mailing address is PO Box 041, Trenton, NJ 08625-0041.

Matrix A – Contains a pool of numbers from one (1) to fifty-eight (58).

Matrix B – Contains a pool of numbers from one (1) to five (5). The number selected from Matrix B will be referred to as the “Millionaire Ball.” The number may be the same number as one of the five numbers a Player selects in Matrix A.

Measuring Life or Life – means the period over which a Jackpot 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 Winner. However, for the following Claimants, the Measuring Life shall be fixed at twenty (20) years:

- A minor under the age of 18.
- A legal entity other than an individual.
- More than one natural person claims a Prize on the same Ticket.

Millionaire Ball – The term used to refer to the winning number selected from Matrix B in a Drawing.

Millionaire for Life Sales Cut-Off – means the time after which Lottery Plays will not be accepted for that day’s Drawing. The Millionaire for Life Sales Cut-Off occurs Monday through Sunday at approximately 10:15 PM Eastern Time for each Millionaire for Life Drawing.

Multi-Draw – means a Game feature which allows a Player to select Plays for up to twenty-one (21) consecutive Drawings on one (1) or more Tickets, starting with the next scheduled Drawing. The cost of a Multi-Draw Ticket depends on how many draws and how many Plays are selected.

MUSL – The Multi-State Lottery Association (MUSL) is a non-profit, government-benefit association owned and operated by its member lotteries.

Official Game Rules – means these rules.

Party Lottery – means a state lottery or lottery of a political subdivision or entity that is authorized by the MUSL to sell the Millionaire for Life game.

Play or Wager – means for each Play a Player selects five (5) different numbers from Matrix A and one (1) Millionaire Ball number from Matrix B. Each Play costs \$5.00. A Ticket must be issued for a Wager to be valid.

Play Slip/Bet Slip – means an optically readable card on paper stock, or a Quick Response Code (QR Code), issued by the Lottery that a Player uses to make a Millionaire for Life Play or Plays.

Player – means a person at least eighteen (18) years of age, who purchases a Ticket within New Jersey in accordance with these Official Game Rules and New Jersey laws and regulations.

Pre-Selection – means that a Player must select at the time of purchasing the Ticket between either receiving the Jackpot Prize or the Second Level Prize in annuity installments (Annuity Option) or receiving the Prize in a lump sum cash payment (Cash Option).

Prize or Prizes – means the winnings as defined in these Official Game Rules.

Prize Level – means the Prizes as defined in Section 6(c) of these Official Game Rules.

Prize Pool – means that portion of Millionaire for Life gross sales set aside for the payment of Prizes. The Prize Pool for any Drawing is expected to be 55.00% of sales but may be higher or lower based upon the number of Winning Plays at each Prize Level, as well as the funding required to contribute to the jackpot.

Quick Pick – means a Game feature that allows the Player to have the Gaming System randomly select their Millionaire for Life numbers for an individual Play.

Retailer – means a person or entity who has been licensed and authorized by the Lottery to sell Lottery tickets pursuant to the State Lottery Law, N.J.S.A. 5:9-1 et seq., and the rules of the Lottery Commission.

Second Level Prize – means the Prize amount awarded for matching 5 out of 58 numbers in Matrix A, and 0 out of 5 numbers in Matrix B. If more than one (1) Ticket from all Party Lotteries wins the Second Level Prize, the Second Level Prize is subject to Liability Limits as set forth in Section 7 of these Official Game Rules.

Terminal – means a device that is authorized by the Lottery to interact with the Lottery's Gaming System to issue Lottery tickets and to enter, receive and process Lottery transactions that may include issuing tickets, validating tickets and transmitting reports. This includes Player self-service Terminals (PSST) for the purchase of Tickets. When using a PSST, the Player may make number selections by inserting a completed Bet Slip into the PSST's optical mark reader, or by manually entering the selections on the PSST touch screen or selecting a Quick Pick option. Note: some PSST's may not support all of the differing methods of number selection.

Ticket – means an official Millionaire for Life Game Ticket, produced on official paper stock by a Retailer in an authorized manner, bearing Player or computer selected numbers, Game name, Drawing date, amount of Wager, and validation data. Tickets cannot be canceled.

Unclaimed Prize or Expired Prize – means any Prize for a Winning Ticket that has not been presented for payment within the Claim Limitation Period.

Winner – means a Player or Entity who is entitled, as a result of successful Claimant verification and successful Play/Ticket validation, to receive a Prize under the rules of this Game.

Winning Numbers – means the five (5) numbers from Matrix A, and one (1) number from Matrix B, randomly selected during a Millionaire for Life Drawing, that shall be used to determine the Winning Play.

Winning Play(s) – means the Play(s) that match Winning Numbers at any Prize Level as stated in the Prize Structure in Section 6.

Winning Ticket – means a Ticket that has passed all Lottery validation and security requirements and that contains a Winning Play. Each Winning Ticket must meet Lottery validation requirements.

2. GAME PLAY

- a. To play Millionaire for Life, a Player selects, or has the Terminal randomly assign (Quick Pick) five (5) numbers from Matrix A which includes a range of consecutive numbers from one (1) to fifty-eight (58) and one (1) number from Matrix B (Millionaire Ball) which includes a range of consecutive numbers from one (1) to five (5). The additional number may be the same number as one of the five numbers a Player selects from Matrix A. Bet selections of less than or more than six (6) numbers will be impermissible and void. All Lottery tickets issued for this Game shall be clearly identified with the name of the Game and the date or dates of the Drawing(s) for which they apply.
- b. The price of a single Play shall be \$5.00, except that the Director may establish a discount for promotional purposes from time to time.
- c. Tickets may not be canceled.
- d. 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.
- e. Tickets must be purchased prior to the Millionaire for Life Sales Cut-Off.
- f. It shall be the sole responsibility of the purchaser to verify the accuracy and readability of the information printed on the Ticket at the time of purchase.
- g. Millionaire for Life Play Slips shall be available at no cost to the Player. Play Slips shall have no pecuniary or Prize value, and shall not constitute evidence of purchase or number selections. The use of mechanical, electronic, computer generated, or any other non-manual method of marking Play Slips is prohibited except as approved by the Director.
- h. Replay Feature. Players may request that a Retailer utilize the barcodes of already purchased Tickets to duplicate another Ticket of the same price and with the same number selections and options.
- i. Players may select the Multi-Draw option at the time of purchase.

- j. The Player must make a Pre-Selection at the time of the purchase from one of the following methods of Prize payment for the Jackpot Prize and Second Level Prize only:
- Cash Option - The Cash Option is paid in a one-time lump sum. Once the Cash Option is selected under this subparagraph, the selection is irrevocable, and the Player may not change their selection.
 - Annuity Option – If a Player selects the Annuity Option at the time of purchase, the Player will have the option of changing the selection to the Cash Option at the time of Prize claim. Should the Player choose to change to the Cash Option, the Player must sign an irrevocable Prize payout election form stating that the Player understands that they are under no obligation to elect to take the lump sum Cash Option and may continue with the option to take the Prize as an annuity under the Annuity Option.
- k. Whenever a Player selects the Annuity Option and has not chosen in advance the Cash Option, when the option is available under the previously preceding paragraphs, the Claimant shall have the opportunity to select receiving the Cash Option after the Claimant:
- 1) Reviews the Lottery’s disclosure of the methodology used to compute the single cash payment;
 - 2) Signs an irrevocable prize payout election form stating that the Claimant understands that they are under no obligation to elect to take the Cash Option and may freely continue to take the Annuity Option; and
 - 3) Makes the irrevocable selection between the Annuity Option and the Cash Option within sixty (60) days from the date of the prize claim. If the Cash Option is offered for an annuity prize claim, no payment for such a prize will be processed until the Claimant submits a form irrevocably selecting a payment option, or the sixty (60) day period lapses, whichever shall occur first.
- If the sixty (60) day period lapses without the Claimant satisfying the above three conditions, then the prize shall remain an annuity Prize and the Claimant loses all right to a Cash Option.
- l. When the Annuity Option is chosen, the initial payment shall be paid upon completion of internal validation procedures. The subsequent payments shall be paid annually. Each annual payment is to occur at approximately the same date the initial payment occurred. The Annuitant shall have no recourse from the MUSL or any other Party Lottery for payment of the annuity Prize.
- m. The Party Lotteries reserve the right to change Matrix A and/or Matrix B. Any change in either Matrix shall be publicly announced by the Lottery in advance of the effective date and undertaken in accordance with applicable legal and regulatory requirements.
- n. A Millionaire for Life game feature may be added at the discretion of the Lottery. A Millionaire for Life game feature is an alternative or additional method for playing the Game with the same basic design.

Any game feature that may be added shall be publicly announced by the Lottery in advance of the effective date.

- o. A Ticket may not be purchased in New Jersey or in any other Party Lottery by any Lottery officer or employee or any spouse, child, brother, sister or parent residing as a member of the same household in the principal place of abode of any Lottery officer or employee.

3. DRAWINGS

- a. The Drawing to select the Winning Numbers shall be conducted at the studios of the MUSL at approximately 11:15 PM Eastern Time. Millionaire for Life Drawings shall be conducted seven days per week, Monday through Sunday, at the designated time. However, the day, time or location of Millionaire for Life Drawings may be modified as determined by the directors of the Party Lotteries and publicly announced by the Party Lotteries, and/or as stated in the Millionaire for Life drawing procedures. All Millionaire for Life Drawings will be open to the public and shall be witnessed by an independent certified public accounting firm.
- b. Millionaire for Life Drawings shall randomly generate Winning Numbers, pursuant to the controls and methods defined by the Party Lotteries in the drawing procedures.
- c. All Winning Numbers, even though announced, are subject to validation by the Lottery, including, if necessary, review by the Director, whose decision shall be final. The Lottery shall not be liable for misprints, errors, or incorrectly announced Winning Numbers. Regardless of any previously announced Winning Numbers, the official record of the Winning Numbers in the Gaming System prevails.

4. CLAIMS AND VALIDATIONS

- a. In accordance with N.J.A.C. 17:20-7.12, the Claimant of a Winning Ticket can take said Ticket to any Retailer for validation. If said Winning Ticket entitles the holder to a Prize of less than \$600.00, that Prize may be paid by the Retailer upon presentation and validation of the Winning Ticket.

If the Winning Ticket entitles the holder to a Prize that is \$600.00 or more, the Claimant has two options for claiming their prize:

- b. Retailer Claim: The Retailer shall validate the Winning Ticket, and the Claimant and Retailer shall fill out a claim form issued by the Retailer. The completed claim form, validated Ticket, and validation receipt must be mailed to Lottery Headquarters using the claim form mailer envelope. The Lottery claim form may also be available for download from the Lottery website (njlottery.com). Once a Winning Ticket and claim form are received at Lottery Headquarters and validated, it will be considered "claimed" and will not be returned to the Winner, but will be retained by the Lottery, and the claim will be processed. The Winner should retain a copy of the claim form prior to mailing to Lottery Headquarters. The Claimant should sign the back of the Ticket.

- c. Mobile Claim: Alternatively, the Claimant can claim their prize via the mobile app for prizes above \$600 up to \$10,000. To do so, the Claimant must have a VIP Club account, scan the Winning Ticket, complete the claims information, and upload images of the required information through the app. Once the Winning Ticket and claim is received electronically by the Lottery, it will be considered “claimed,” and the claim will be processed. The Winner should sign the back of the Ticket and retain it until the claim has been paid.
- d. Claimant of a Winning Ticket must provide proof of age and other information consistent with N.J.A.C. 17:20-7.1.
- e. The Ticket must have been issued by an authorized Retailer on official paper stock of the Lottery.
- f. The Winning Ticket must have been recorded on the Gaming System prior to the Drawing and must match exactly with the official file of Winning Tickets and must not have been previously paid. In the event of a contradiction between information as printed on the Ticket and as accepted by the Lottery Gaming System, the Wager accepted by the Gaming System shall be the valid Wager.
- g. Tickets are void if:
 - 1) Stolen, unissued, unreadable, mutilated, altered, reconstituted, counterfeit in whole or in part, miscut, multiply-printed, defective, tampered with, printed or produced in error, or blank or partially blank;
 - 2) Printing is irregular;
 - 3) Apparent or asserted symbols are not confirmed by validation number; or
 - 4) The Ticket fails any of the Lottery's other validation tests.
- h. A Ticket matching all Game play, serial number, and other validation data recorded in the Gaming System shall be the only valid proof of a Wager placed and the only valid receipt for claiming or redeeming any Prize.
- i. All claims arising out of Tickets must be pursued only against the Party Lottery where the Ticket was purchased, and litigation, if any, shall only be maintained against the Party Lottery of the state of Ticket purchase and within the state of purchase as the sole and exclusive remedy of Claimant.
- j. All Prizes in excess of \$5,000.00 will be subject to federal withholding tax at the prevailing federal tax rate. All Prizes in excess of \$10,000.00 additionally will be subject to New Jersey gross income tax withholding at the prevailing tax rate. In addition, all Prizes may be subject to garnishment per N.J.S.A. 5:9-13.5, 13.14, and 13.17 in accordance with the procedures in N.J.A.C. 17:42-1.1 et seq. and N.J.A.C. 17:43-1.1 et seq.

- k. The Claim Limitation Period for Millionaire for Life Prizes sold in New Jersey is one (1) year from the date of the Drawing. All persons or Entities holding Winning Tickets must file for a Prize within one (1) year after the date of the Drawing. One (1) year means the anniversary of the date of the Drawing unless the Drawing date is February 29th in which case the anniversary is considered to be March 1st. All Winning Tickets submitted beyond the one-year period are not eligible for Prize awards. For Tickets claimed and scanned at an authorized Retailer within the Claim Limitation Period and then sent to Lottery Headquarters for validation, said Ticket must be received at the Lottery Headquarters by the close of business on the thirtieth (30th) day after the expiration of the official claim period in order to be paid.
- l. Pursuant to the Lottery Law (N.J.S.A. 5:9-1 et seq. and N.J.A.C. 17:20-1 et seq.), holders of winning tickets or shares may remain anonymous indefinitely. The identity of a holder choosing to remain anonymous shall not be included under materials available to public inspection pursuant to the New Jersey Open Public Records Act (N.J.S.A. 47:1A-1 et seq. and N.J.A.C. 17:20-7.7). Holders of winning tickets or shares may expressly authorize use by the Lottery of his or her name, address, prize amount and photographic or video-graphic likeness, in any medium for the sole purpose of advertising and publicity.

5. LIABILITY OF THE LOTTERY

- a. The liability of the Lottery for Tickets printed or produced in error or for defective Tickets shall be limited to the replacement of the defective Ticket with another un-played Ticket or reimbursement of the holder at the retail sale price of the Ticket.
- b. All winners, Tickets, and transactions are subject to Lottery rules and regulations, and New Jersey State Law. All Prize awards are subject to claim procedures, validation tests, and other applicable requirements of the Lottery.
- c. If the Millionaire for Life Game is no longer offered in New Jersey, any amount remaining in the Prize Pool or any reserve accounts at the end of the Game shall be carried forward to a replacement game or used in a manner as permitted by New Jersey law.
- d. Except as herein provided, all rules and regulations of the Lottery shall govern the operation of the Millionaire for Life Game. All determinations of Winning Tickets shall be made by the Director whose judgment shall be final.

6. PRIZE STRUCTURE

- a. Prize Pool. The Prize Pool for the aggregate of all Prize Levels shall consist of approximately 55.00% percent of the sales receipts for each Drawing.
- b. Cash Value of Cash Option Subject to Change. The Cash Value of the Cash Option for the Jackpot Prize and Second Level Prizes are posted on the Lottery's website (njlottery.com), and are subject to change.

c. Prize Structure and Odds.

PRIZE LEVEL	NUMBERS MATCHED FROM MATRIX A (1 -58)	NUMBERS MATCHED FROM MATRIX B (1 -5)	ODDS	PRIZE	% OF PRIZE POOL
Jackpot Prize (1)	5	1	22,910,580.0000	Annuity Option \$1,000,000/Year for Life (Paid Annually)	30.1567%
Second (2)	5	0	5,727,645.0000	Annuity Option \$100,000/Year for Life (Paid Annually)	15.8720%
Third (3)	4	1	86,455.0189	\$7,500	3.1546%
Fourth (4)	4	0	21,613.7547	\$500	0.8412%
Fifth (5)	3	1	1,662.5965	\$250	5.4679%
Sixth (6)	3	0	415.6491	\$50	4.3743%
Seventh (7)	2	1	97.7998	\$25	9.2954%
Eighth (8)	2	0	24.4499	\$8	11.8981%
Ninth (9)	1	1	15.6480	\$8	18.5909%
MUSL Prize Offset					0.3489%
OVERALL ODDS OF WINNING ANY PRIZE ARE 1 IN 8.4677					100.00%

d. 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.

7. PRIZE LIABILITY LIMITATION

- a. In the event that a Liability Limit would be exceeded for a particular Drawing, the Prize amounts for each Prize Level shall be adjusted in accordance with a formula established by the Party Lotteries so that the aggregate liability for prizes in such Drawing shall not exceed the Liability Limit. Prize Liability Limits are posted on the Lottery website (njlottery.com).
- b. Jackpot Prize Level. Except as provided in these Official Game Rules, the Jackpot Prize shall be paid either as an annuity or lump sum cash. A Jackpot Prize payout shall be divided equally among the number of Jackpot Prize Winning Tickets as set forth below. Under certain circumstances, as detailed below, the Jackpot Prize is required to be paid in a single lump sum cash payment and no annuitized payment option is available, even if the Annuity Option was Pre-Selected.
- c. One (1) Jackpot Prize Winning Ticket among the Party Lotteries. If there is one (1) Jackpot Prize Winning Ticket, the annuitized Prize value will be \$1,000,000 per year for Life, paid in annual installments of \$1,000,000, or a one-time lump sum cash Prize payment.

- d. Two (2) to Twenty (20) Jackpot Prize Winning Tickets among the Party Lotteries. If there is more than one (1) and less than or equal to twenty (20) Jackpot Prize Winning Tickets, the annuitized payment based on an annuitized Prize value of \$1,000,000 per year, will be divided by the total number of Jackpot Prize Winning Tickets. The minimum annuitized Prize value for this category will be \$50,000 per year for Life, paid in annual installments. See table below. The two (2) to twenty (20) Jackpot Prize Winning Ticket Winners may choose the Cash Option as an alternative to the Annuity Option. The amount of the Cash Option for each Jackpot Prize Winning Ticket Winner will be the Jackpot Prize Cash Value divided by the number of Jackpot Prize Winning Tickets.

Jackpot Prize	
Number of Winning Tickets	Annuitized Prize per year
1	\$1,000,000.00
2	\$500,000.00
3	\$333,333.33
4	\$250,000.00
5	\$200,000.00
6	\$166,666.67
7	\$142,857.14
8	\$125,000.00
9	\$111,111.11
10	\$100,000.00
11	\$90,909.09
12	\$83,333.33
13	\$76,923.08
14	\$71,428.57
15	\$66,666.67
16	\$62,500.00
17	\$58,823.53
18	\$55,555.56
19	\$52,631.58
20	\$50,000.00

- e. Twenty-one (21) or more Jackpot Prize Winning Tickets among the Party Lotteries. In the event that there are twenty-one (21) or more Jackpot Prize Winning Tickets, no Annuity Option shall be available. Rather, the Jackpot Prize Cash Value shall be divided equally among all Jackpot Prize Winning Tickets and paid in one lump sum payment to each Winner. The minimum Jackpot Prize value shall be not less than any lower-tier Prize payout for the same Drawing.
- f. Second Level Prize Payouts. Except as provided in these Official Game Rules, the Second Level Prize shall be paid either as an annuity or lump sum cash. For each Second Level Prize Winning Ticket, the annuitized Prize value will be \$100,000 per year for Life, paid in annual installments, unless a Liability Limit would be exceeded.

- g. One (1) to Twenty (20) Second Level Prize Winning Plays among the Party Lotteries. If there are between one (1) and Twenty (20) second level Winning Plays, the annuitized Second Level Prize value will be \$100,000 per year for Life. Any of these one (1) to twenty (20) Second Level Prize Winning Plays may choose the Cash Option as an alternative to the Annuity Option. The amount of the Cash Option for this category will be the amount of the Second Level Prize Cash Option as established by all of the Party Lotteries.
- h. Twenty-one (21) or more Second Level Prize Winning Plays among the Party Lotteries. If there are twenty-one (21) or more Second Level Prize Winning Plays, the Second Level Prize liability shall be capped at an amount as determined by the Party Lotteries, 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 Annuity Option. The minimum prize value for this category shall not be less than the lowest-tier Prize paid in that respective Drawing.
- i. Third Prize Payout. The third Prize payout will be a \$7,500 Fixed Prize and paid in one single cash payment.
- j. Fourth Level Prize Payouts. The fourth level Prize payout will be a \$500 Fixed Prize and paid in one single cash payment.
- k. Fifth Level Prize Payouts. The fifth level Prize payout will be a \$250 Fixed Prize and paid in one single cash payment.
- l. Sixth Level Prize Payouts. The sixth level Prize payout will be a \$50 Fixed Prize and paid in one single cash payment.
- m. Seventh Level Prize Payouts. The seventh level Prize payout will be a \$25 Fixed Prize and paid in one single cash payment.
- n. Eighth and Ninth Level Prize Payouts: The eighth and ninth level Prize payouts will each be a \$8 Fixed Prize and each paid in one single cash payment.
- o. Prizes Rounded Down to Nearest Whole Dollar. All Prize Levels will be rounded down to the nearest whole dollar.

8. LIFE ANNUITY REQUIREMENTS AND RESTRICTIONS

- a. Minimum Annuity Period. An Annuitant shall be paid their appropriate Jackpot Prize share or Second Level Prize share on an annual basis for their Measuring 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 New Jersey 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.

- b. Minors. Where a Claimant of a Jackpot Prize or Second Level Prize is a minor who has not yet attained eighteen (18) years of age, such Prize will be payable to any bank to the credit of an adult member of the minor's family or a guardian of the minor, as custodian for such minor, under the New Jersey Uniform Transfers to Minors Act in accordance with N.J.S.A. 5:9-20. This provision does not permit the purchase of tickets by minors prohibited by N.J.S.A. 5:9-15.
- c. Per N.J.S.A. 5:9-13h, a Winner of a Millionaire for Life annuity Prize shall not be permitted to assign any annual payments following the 18th annual payment. In addition, an Annuitant shall not be permitted to assign any annual Prize installments within the Deferred Annuity Portion.
- d. Per N.J.A.C. 17:20-7.9(g), a fee of \$100.00 shall be charged by the Lottery to an assignor for processing each assignment. For each partial assignment, an additional fee of \$50.00 shall be charged to each assignor for each installment affected by said partial assignment. A processing fee of \$50.00 shall be charged to the assignor in connection with any change in the terms of any assignment pursuant to N.J.S.A. 5:9-13p.
- e. Proof of Life. Prior to the beginning of payment of the Deferred Annuity Portion, Lottery will send an affidavit letter to the Annuitant requesting proof of life. The purpose of the affidavit letter is to verify that the Annuitant is still alive. The Annuitant shall sign the affidavit letter, and the letter shall bear the seal of a notary public. A proof of life affidavit letter will be sent to the Annuitant each subsequent year prior to the next scheduled installment payment. If Annuitant fails to provide a signed and notarized affidavit letter, the Lottery shall not make any further Deferred Annuity Portion payments. However, when, in the Director's sole discretion, the facts underlying an Annuitant's failure to provide a completed annual affidavit letter 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 an affidavit letter.
- f. In no event shall installment payments made in the Deferred Annuity Portion of the Annuity Option continue after the Annuitant's death.
- g. It shall be the Winner's responsibility to provide the Lottery any updated address and or banking information to which Prize installments will be transmitted. In the event that any payment(s) have been assigned to a third party, the Winner shall continue to provide the Lottery with any updated address information.

9. RETAILER REQUIREMENTS, COMMISSIONS AND BONUSES

- a. Electronic Fund Transfer (EFT). As per N.J.A.C. 17:20-6.3, all Retailers are required to have on deposit in their lottery bank account, no later than 12:00pm (noon) each Thursday, gross sales receipts less

commission and cash Prizes paid out for the previous sales week ending Wednesday. In case of deficiencies in EFT, the Director may debit the Retailer's account \$25.00 per failure.

- b. Commissions. Retailers will receive a commission equal to five percent (5%) of the gross sales dollars. In addition, all Retailers paying out cash Prizes up to \$599.00 shall receive a commission equal to 1.25% of the money paid out in Prizes. On a temporary basis, the Director may from time to time raise the commission rates for promotional purposes.
- c. Bonuses. The Retailer(s) selling a Jackpot Prize Winning Ticket shall receive a \$30,000.00 bonus from the Lottery. The Retailer(s) selling a Second Level Prize Winning Ticket shall receive a \$10,000.00 bonus from the Lottery. The bonus shall be paid for each Jackpot Prize and Second Level Prize Winning Ticket sold. Bonuses paid shall not be confidential.
- d. Offsets. Retailer commissions and bonuses may be offset, at the Director's discretion, against monies due from the Retailer to the Lottery. In such cases, if applicable, a net payment will be made to the Retailer. All data regarding Retailers' sales and compensation shall be kept confidential by the Lottery, except for income tax reporting required by law and bonuses per Section 9(c) above.