

AMENDED: November 19, 2020

EFFECTIVE: December 3, 2020

OFFICIAL GAME RULES

PICK-3

The following rules have been adopted by the State Lottery Commission pursuant to the authorization contained in N.J.S.A. 5:9-7 and shall govern the operation of the Pick-3 lottery game. The rules are as follows:

1. DEFINITIONS

Authorized Claim Center - means any Lottery Agent or Retailer, or Lottery office in the state where a Winning Ticket may be submitted for its Prize award.

Bet or Bet Type - means the type of wager the Player opts to play in the Game. As detailed in Section 3 of these Official Game Rules, available Bet Types are the Straight Bet, Wheel Bet, Box Bet, and Pair Bet. Bet Type selections are mutually exclusive, except for Straight Bet and Box Bet, which may together be wagered on the same Play.

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 Prize in accordance with these Official Game Rules.

Claim Limitation Period or Expiration Period - means the one (1) year after the valid Drawing date for which the Ticket was purchased. One (1) year means the anniversary date of the Drawing unless the draw date is February 29th in which case the anniversary date is considered to be March 1st. For Tickets claimed and scanned at an authorized New Jersey Lottery Retailer within the Claim Limitation Period and then sent to Lottery Headquarters for validation, said Ticket must be received at the headquarters office by the close of business on the thirtieth (30th) day after the expiration of the Claim Limitation Period in order to be paid. All claims submitted beyond the one (1) year Claim Limitation Period are not eligible for Prize awards. Prizes that are not claimed within the Claim Limitation Period are Unclaimed or Expired Prizes.

Courier or Courier Service - means a person or business entity that is registered with the State Lottery Commission to purchase State Lottery Tickets on behalf of individuals within the State and deliver those Tickets to those individuals in the State as a for-profit service.

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 Drawing Procedures.

Entity - means any Claimant other than a natural person who claims a Prize.

Game - means the game named in the title at the top of page 1 of these rules.

Lottery - means the New Jersey Division of State Lottery.

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

Multi-Draw - means a Game feature which allows a Player to select Plays for a limited number of consecutive Drawings, starting with the next scheduled Drawing. The cost of a Multi-Draw Ticket depends on how many Draws and how many Plays are selected.

Official Game Rules or Rules - means these rules.

Pari-Mutuel - means the Prize Pool is divided by the number of Winning Tickets for a Bet Type. When a Prize must be paid on a Pari-Mutuel basis, the Pari-Mutuel Formula stated in Section 7(c) shall apply.

Play - means for each Play a Player selects three (3) numbers, each from a separate field of zero (0) through nine (9), and the Bet Type. A Player may select numbers and Bet Type by communicating with a Retailer; by marking three (3) numbered spaces and Bet Type on a Play Slip and submitting it to a Retailer; or by requesting a Quick Pick and Bet Type from a Retailer. The Retailer shall then issue a Ticket containing the selected set or sets of numbers and Bet Types, each of which constitutes a Play. Each Play costs 50¢. A Ticket can have up to ten (10) Plays, for a maximum cost of \$5.00. Additionally, the Lottery may authorize other means to place a Bet.

Play Slip or Bet Slip - means an optically readable card on paper stock issued by the New Jersey Lottery that a Player uses to make a Play or Plays.

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

Prize Fund or Pool - means that portion of Game gross sales set aside for the payment of prizes. The Prize Fund for any drawing shall consist of 50% of gross sales receipts for that Drawing.

Prizewinner - means a Player who submits a Winning Ticket and is awarded a Prize.

Purchaser or Player - means a person who is at least eighteen (18) years of age who purchases a Ticket in accordance with these Official Game Rules and New Jersey Lottery laws and regulations.

Quick Pick - means a game feature that allows the player to have the Lottery's central computer system randomly select the Pick-3 numbers for an individual Play. The Player must still select a Bet Type when using Quick Pick to select the numbers for the Play.

Retailer or Agent - means a person licensed and authorized by the New Jersey Lottery to sell lottery Tickets pursuant to State Lottery Law N.J.S.A. 5:9-1 et seq., and the Rules of the New Jersey Lottery Commission.

Sales Cut-off - means the time after which Plays will not be accepted for that Drawing. The Sales Cut-Off occurs twice a day, Monday through Sunday, at approximately 10:53 PM Eastern Time for evening draws and 12:53 PM Eastern for mid-day draws.

Subscription - Means an extended, Multi-Draw purchase option wherein the same set(s) of numbers may be placed for a specified number of consecutive draws effective on a future prescribed date.

Terminal - means a device authorized by the Lottery to interface with the Lottery's central computer system for the purposes of issuing Lottery Tickets and entering, receiving, and processing Lottery transactions including making purchases (issuing Tickets), validating Tickets, and transmitting reports.

Ticket or Game Ticket - means an official Pick-3 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 Bet, Bet Type and validation data.

Ticketless Transaction – means a Play sold through a subscription, internet, or non-standard terminals.

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

Winning Numbers - means the three (3) digits, randomly selected during the Drawing that shall be used to determine the Winning Plays.

Winning Play(s) - means the Play(s) that matches the Winning Numbers.

Winning Ticket - means a Ticket that has passed all Lottery validation and security requirements and contains the Winning Play. Each Winning Ticket must meet New Jersey Lottery validation requirements.

2. GAME PLAY

- a. To play Pick-3, a Player selects, or uses Quick Pick to select, three (3) numbers. Each number must be chosen from a separate field of consecutive numbers from zero (0) to nine (9). Bets of less than or more than three (3) numbers will be impermissible and void. Where a Player indicates a Pair Bet as the Bet Type, the Player must indicate on the Play Slip whether the Play is on the Front, Split, or Back Pair of numbers. Pair bet selections of less than or more than two (2) numbers will be impermissible and void. All Tickets issued for the Game shall clearly identify 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 \$0.50, except that the Director may establish a discount for promotional purposes from time to time. Plays may be purchased in multiples of \$0.50, up to \$5.00 per Ticket.

- c. Tickets will be sold every day during a Retailer’s normal business hours, or by other means authorized by the Lottery. Plays for a given Drawing must occur prior the Sales Cut-off for that Drawing. Bets may be placed for any of the first Multi-Draw Plays following the date and time the initial Bet is placed.
- d. It shall be the sole responsibility of the Purchaser to verify the accuracy and readability of the information printed on a Ticket at the time of purchase. A Ticket may only be canceled at the time of purchase. After the Purchaser leaves the Retailer location where Purchaser purchased a Ticket, neither a Retailer nor the Lottery shall be liable for any errors in the accuracy and readability of a Ticket occurring for any reason.
- e. 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 Play, purchase, or number selections.
- f. Play It Again Feature. Players may request that a Retailer utilize the barcodes on already purchased Tickets to duplicate another Ticket of the same price and with the same number selections and options for an upcoming Drawing.
- g. A Pick-3 game feature may be added at the discretion of the Lottery. A Pick-3 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.

3. BET TYPES

The types of bets for the Game shall be as follows:

- a. Straight Bet - The Purchaser shall select a three-digit number that will become a winner only if said number matches digit for digit in sequence with the Winning Number selected by the Drawing. For example, if the Winning Number is 123, then only straight Bets placed on 123 will be winners. A Purchaser may combine Straight Bet and Box Bet on a single Play.
- b. Wheel Bets – When a Purchaser selects “Wheel” as the Bet Type on the Play Slip, a win will occur in one of the following two ways depending on the combination of Winning Numbers selected by the Drawing:
 - i. Straight Wheel (3-Way Combination Bets) - Any combination of three digits, two of which are the same will become a straight bet winner if said number matches digit for digit, in any sequence, with the Winning Number drawn. For example, if the Winning Number is 112, then combination (straight) Bets placed on any of the following will be winners:

112 121 211

- ii. Straight Wheel (6-Way Combination Bets) - Any combination of three digits, all different, will become a straight bet winner if said number matches digit for digit, in any sequence, with the Winning Number drawn. For example, if the Winning Number is 123, then combination (straight) Bets placed on any of the following will be winners:

123 213 312
 132 231 321

c. Box Bets - When a Purchaser selects “Box” as the Bet Type on the Play Slip, a win will occur in one of the following two ways depending on the combination of Winning Numbers selected by the Drawing:

i. Box (3-Way Combination Bets) - Any combination of three digits, two of which are the same, will become a winner if said number matches digit for digit, in any sequence, with the Winning Number drawn. For example, if the Winning Number is 112, then combination (box) Bets placed on any of the following will be winners:

112 121 211

ii. Box (6-Way Combination Bets) - Any combination of three digits, all different, will become a winner if said number matches digit for digit, in any sequence, with the Winning Number drawn. For example, if the Winning Number is 123, then combination (box) Bets placed on any of the following will be winners:

123 213 312
132 231 321

d. Pair Bets – To Play the Pair Bet Type, a Purchaser must select one of the following on the Play Slip:

i. Front Pair Bets - The Purchaser shall select the first two digits of the three-digit number that will become a winner if the first two digits selected match digit for digit in sequence with the first two digits of the Winning Number. For example, if the Winning Number is 123, then only front pair Bets placed on 12X will be winners.

ii. Back Pair Bets - The Purchaser shall select the last two digits of the three-digit number that will become a winner if the last two digits selected match digit for digit in sequence with the last two digits of the Winning Number. For example, if the Winning Number is 123, then only back pair Bets placed on X23 will be winners.

iii. Split Pair Bets - The Purchaser shall select the first and last digit of the three digit number that will become a winner if the first and last digit selected match digit for digit in sequence with the first and last digit of the Winning Number selected by the drawing. For example, if the winning number is 123, then only split pair Bets placed on 1X3 will be winners.

4. DRAWINGS

a. The Drawing to select the Winning Numbers shall be conducted at the studios of New Jersey Lottery Headquarters twice daily at approximately 12:59 PM and 10:58 PM Eastern Time. Drawings shall be conducted seven (7) days per week, Monday through Sunday, at the designated time. Drawings will not be held on Christmas Day. However, the day, time, or location of Drawings may be modified as determined by the Director and publicly announced by the Lottery. All Drawings will be open to the public and shall be witnessed by an Independent Certified Public Accounting Firm.

b. Drawings shall randomly generate, by mechanical or by electronic means, Winning Numbers, pursuant to the controls and methods defined by the Lottery 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 news media misprints or incorrectly announced Winning Numbers.

5. CLAIMS AND VALIDATIONS

- a. In accordance with N.J.A.C. 17:20-7.12, the Claimant of a Winning Ticket can take it to any Retailer for validation. If a Winning Ticket entitles the holder to a Prize of \$599.50 or less, 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 more than \$599.50, then the Retailer shall validate the Winning Ticket, the Claimant and Retailer shall fill out a claim form provided by the Retailer and mail the completed claim form, validated Ticket, and validation receipt to Lottery Headquarters in a claim form mailer envelope. Once a Winning Ticket and completed claim form are received at Lottery Headquarters and validated, the Winning Ticket will be considered “claimed” and will not be returned to the winner, but will be retained by the Lottery and the payment 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.
- b. Claimant of a Winning Ticket must provide proof of age and other information consistent with N.J.A.C. 17:20-7.1.
- c. The Ticket must have been issued by an authorized Retailer on official paper stock of the Lottery.
- d. The Winning Ticket must have been recorded on the Lottery’s central computer system prior to the Drawing and must match exactly with the official file of Winning Tickets. The Winning Ticket must not have been previously paid. In the event of a contradiction between information printed on the Ticket and information accepted by the Lottery’s central computer system, the Bet accepted by the Lottery computer system shall be the valid Bet.
- e. Tickets are void if:
 - i. 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.
 - ii. Printing is irregular.
 - iii. Apparent or asserted symbols are not confirmed by validation number.
 - iv. The Ticket fails any of the Lottery's other validation tests.
- f. A Ticket matching all game play, serial number, and other validation data recorded in the Lottery’s central computer system shall be the only valid proof of a Bet placed and the only valid receipt for claiming or redeeming any Prize.
- g. Prizes may be subject to federal tax, including withholding tax, and New Jersey tax, including withholding tax, 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 set forth in N.J.A.C. 17:42-1.1 et seq. and N.J.A.C. 17:43-1.1 et seq.

- h. All Winning Tickets must be claimed within the Claim Limitation Period.
- i. Pursuant to the New Jersey 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 New Jersey 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.

6. 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 retail sale price of the Ticket.
- b. All winners, Tickets, and transactions are subject to New Jersey State Lottery rules and regulations, and New Jersey State Law. All Prize awards are subject to claim procedures, validation tests, offset required by law, and other applicable requirements of the Lottery.
- c. If the 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 Game. All determinations of Winning Tickets shall be made by the Director whose judgment shall be final.
- e. The Director, at any time, may announce the suspension of a Bet Type without advance notice, at which point no further Plays shall be sold for that Bet Type. The Lottery shall have no liability whatsoever for any such suspension. Suspension of a Bet Type does not impact the applicable Claim Limitation Period.

7. PRIZE STRUCTURE

The amount of the Prizes to be given for the Game shall be determined in accordance with the following:

- a. The Prize Fund for the aggregate of all Prize Levels shall consist of 50% of the gross sales receipts for each Drawing.
- b. The amount of money in the Prize Fund shall be divided among the winners on a Pari-Mutuel basis. However, straight bet winners shall receive a full prize share before all other bet types receive a fraction of the straight bet prize as set forth in the following Pari-Mutuel Formula.
- c. Pari-Mutuel Formula:

- i. Each 50¢ bet shall be considered to be a single share and bets for larger amounts shall be divided into 50¢ bets; e.g., a 50¢ winning ticket will be one share and a \$2.00 winning ticket will be four shares.
 - ii. A winning Straight Bet, hereinafter called "W," shall be a full share (1/1) and shall be entitled to a full prize (1/1) share per Bet.
 - iii. A winning Box (3-Way Combination) Bet, hereinafter called "X," shall be one-third (1/3) of a share and shall be entitled to one-third (1/3) of the full prize share per Bet.
 - iv. A winning Box (6-Way Combination) Bet, hereinafter called "Y," shall be one-sixth (1/6) of a share and shall be entitled to one-sixth (1/6) of the full prize share per Bet.
 - v. A winning Pair Bet (Front, Back, and Pair), hereinafter called "Z," shall be one-tenth (1/10) of a share and shall be entitled to one-tenth (1/10) of the full prize share per Bet.
 - vi. All divisors for each Bet Type shall be brought out eight (8) decimal places for prize calculation purposes.
- d. The prize share will be rounded down to the nearest 50¢.
- e. Formula for Prize determinations:

Each Prize Share =

$$\frac{\text{Prize Pool}}{W (1) + X (1/3) + Y (1/6) + Z (1/10)}$$

Straight Bet Prize = (Prize Share/1) = (Rounded Down to 50¢ x Amount Wagered/50¢)

Box (3-Way) Bet Prize = (Prize Share/3) = (Rounded Down to 50¢ x Amount Wagered/50¢)

Box (6-Way) Bet Prize = (Prize Share/6) = (Rounded Down to 50¢ x Amount Wagered/50¢)

Pair Bets (Either Front, Back or Split Pair) Prize = (Prize Share/10) = (Rounded Down to 50¢ x Amount Wagered/50¢)

Example (Illustrative of a 6 Way Box Win Only):

Assuming a Prize Pool of \$250,000 and the following Winning Bets represented in 50¢ shares:

# OF WINNERS	BET TYPE
675	Straight
0	Box (3 Way)
1,920	Box (6 Way)
34	Pair

\$250,000

$$675 + (0/3) + (1920/6) + (34/10)$$

$$\frac{\$250,000}{675 + 0 + 320 + 3.4}$$

$$= \frac{\$250,000}{998.4}$$

$$= \$250.40 \text{ Each } 50\text{¢ Prize Share}$$

$$= \$250.40 \text{ Each } 50\text{¢ Prize Share}$$

= \$250.40 Each 50¢ Prize Share

BET TYPE	SHARE PER 50¢ BET	PRIZE (Rounded Down)
Straight	\$250.40/1	\$250.00
Box (6 Way)	\$250.40/6	\$41.50
Pair	\$250.40/10	\$25.00

- f. The minimum Prize for any Winning Play, regardless of the Bet Type, shall be one dollar (50¢ over the share bet).
- g. If no Straight Bets are placed on the Winning Numbers for a given draw, that share of the prize pool will be distributed to Box Bet winners and Pair Bet winners pursuant to the Pari-Mutuel Formula set forth above.
- h. If no Bets of any type are placed on the Winning Number or any combinations thereof, the money in the pool shall be added to the Prize Pool for the next consecutive Drawing.

8. 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 the close of their bank business day 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 \$599.50 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. 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.
- d. Retailers shall validate all Game Tickets for a period of one (1) year from the date of the drawing. Tickets redeemed by Retailers are to be destroyed and properly disposed. Failure to properly destroy and properly dispose of the Ticket will expose the Retailer to liability for restitution.

- e. Tickets may be canceled at the time of purchase. Canceled tickets cannot be resold. The Retailer must retain any canceled bet transaction(s) for a thirteen (13) month period. Failure to do so will expose the Retailer to liability for the full sales price of the canceled bet or bets, plus reimbursements to the Lottery for Prizes paid to Ticket holders pursuant to N.J.A.C. 17:20-6.4(b). No commissions are payable on canceled bets.
- f. Notwithstanding anything contained herein to the contrary, and solely with regard to Tickets purchased through a courier service, Tickets cannot be canceled once the transaction occurs on the gaming system and this Game is a “Non-cancellable game” under N.J.A.C. 17:20-2.1.