PICK - 6 LOTTO GAME RULES
($2 - 6 OUT OF 46 LOTTERY)

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-6 Lotto”
lottery game. The rules are as follows:

1. DEFINITIONS

   Advertised Jackpot Prize - means the estimated annuitized Jackpot Prize amount as
determined by the Director. The Advertised Jackpot Prize amount will be a minimum of
$2,000,000 based on one winner (30-year graduated annuity).

   Annuity Factor - means the annuity factor as determined by the New Jersey Lottery
through an approved method and which is used as described in these rules.

   Authorized Claim Center - means any New Jersey Agent or Retailer, or Lottery
Headquarters where a winning ticket may be validated and claimed.

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

   Claimant - means any person or entity submitting a claim form within the Claim
Limitation Period to collect a prize for an Official Pick-6 Lotto ticket. A Claimant may be
the Purchaser, the person or entity named on a signed Official Pick-6 Lotto ticket, the
bearer of an unsigned Official Pick-6 Lotto ticket, or any other person or entity who may
seek entitlement to a Pick-6 Lotto prize payment in accordance with the Pick-6 Lotto
Rules, and Lottery governing laws, policies and rules.

   Claim Limitation Period or Expiration Period - means the requirement that a Winning
Ticket Prize must be claimed within one (1) year of the valid Drawing date for which it
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.
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.
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(s) - means the formal process of randomly selecting the Pick-6 Lotto 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 one of these rules.

Graduated Annuity – means that each annual annuity payment is increased each year.

Jackpot Prize – means the top Prize amount awarded for matching 6 out of 46 numbers. If more than one (1) Ticket wins the Jackpot Prize, the Jackpot Prize shall be divided equally among the persons holding such Winning Tickets.

Leap Day – means February 29, which occurs every fourth year. Leap Day shall not count for purposes of Prize calculation.

Lottery - means the New Jersey 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.

Matrix - Contains the pool of numbers from one (1) to forty-six (46).

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 – means these rules.

Pari-Mutuel – means the Prize Pool is divided by the number of Winning Tickets for a Prize Level.

PICK-6 Lotto Sales Cut-off - means the time after which Lottery Plays will not be accepted for that Drawing. The Sales Cut-Off occurs Monday and Thursday approximately 10:53 PM Eastern Time.
**PICK-6 Lotto Ticket** - means an official game ticket, produced on official paper stock by a Pick-6 Lotto Agent or Retailer in an authorized manner, bearing player or computer selected numbers, game name, drawing date, amount of Wager, and validation data.

**PICK-6 Lotto Winning Numbers** – means the game results selected during a Drawing which shall be used to determine winning Plays contained on a game ticket or ticketless transaction.

**Play or Wager** – means for each Play a Player selects six (6) different numbers from a Matrix of forty-six (46). A player may select numbers by communicating the six (6) numbers to a lottery Retailer; by marking six (6) numbered spaces on a Play Slip and submitting it to a Retailer; or by requesting a Quick Pick from a Retailer. Additionally, the Lottery may authorize other means to place a Wager. At the time a Player selects numbers constituting a Play, the Player must select between either receiving the Jackpot Prize under the Annuity Option or the Cash Option. The Retailer shall then issue a Ticket containing the selected set or sets of numbers and the Prize payment option, each of which constitutes a Play. Each Pick-6 Lotto Play costs $2.00 per play.

**Plays per Ticket** - means the number of Plays printed on a single Ticket. A Pick-6 Lotto Ticket can have up to five (5) Plays per Ticket.

**Play Slip/Bet Slip** - means an optically readable card on paper stock issued by the Lottery that a Player uses to make a Pick-6 Lotto Play or Plays.

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

**Prize Pool** - means that portion of Pick-6 Lotto gross sales set aside for the payment of prizes. The Prize Pool for any drawing is expected to be 50% of sales but may be higher or lower based upon the number of winners at each Set Prize level, as well as the funding required to meet the advertised jackpot.

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

**Purchaser(s) or Player(s)** - means a Player of Pick-6 Lotto who purchases a Ticket within New Jersey in accordance with these Official Game Rules and New Jersey laws and regulations.

**Quick Pick** - means a game feature that allows the player to have the Terminal randomly select the Pick-6 Lotto numbers for an individual play.

**Reserve Prize Pool** – means an amount of three percent (3%) of the Prize Pool placed in a Jackpot Prize reserve account which is used to fund any shortfall to the guaranteed
Jackpot Prize or any shortfall to a jackpot level prize of a PICK-6 Lotto add-on game. Any excess funds accumulated in the Reserve Prize Pool may be applied to increase the advertised Jackpot Prize at the Director’s discretion.

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

**Set or Fixed Prize** - means the prize amount established by the Lottery for the prize level.

**Terminal** - means a device that is authorized by the Lottery to interact with the Lottery’s central computer system to issue New Jersey 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 Pick-6 Lotto 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(s)** - means an official Pick-6 Lotto 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.

**Ticketless Transaction** - means Plays sold through 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.

**Wager** - see “Play.”

**Winning Numbers** - means the six (6) one- (1) or two- (2) digit numbers, randomly selected during a Pick-6 Lotto Drawing, that shall be used to determine the Winning Play.

**Winning Play** - means 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 the Winning Play. Each Winning Ticket must meet Lottery validation requirements.

**XTRA or Multiplier** - means the random number included with each Pick-6 Lotto Ticket that gives players the opportunity to multiply their potential winnings by one (1), two
(2), three (3), four (4), five (5) or ten (10) times the original amount. XTRA only applies to Prize Levels two (2) through four (4) and excludes the Jackpot Prize.

2. GAME PLAY

a. To play Pick-6 Lotto, a Player selects, or has the computer randomly assign (Quick Pick), six (6) numbers from the Matrix which includes a range of consecutive numbers from one (1) to forty-six (46). 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. Pick-6 Lotto Tickets will be sold every day during the normal business hours of the agents authorized to sell said Tickets, or other means authorized by the Lottery. The sale period for any given Pick-6 Lotto Lottery date will terminate on the date of the drawing at approximately 10:53 PM Eastern Time.

c. The price of a single Wager shall be $2.00, except that the Director may establish a discount for promotional purposes.

d. The XTRA feature is included in the price of a single $2.00 Wager giving players the opportunity to multiply their potential winnings by one (1), two (2), three (3), four (4), five (5) or ten (10) times the original amount. XTRA only applies to Prize Levels two (2) through four (4) and excludes the Jackpot Prize.

e. One (1) XTRA multiplier number will be randomly assigned and printed on the face of each Ticket. Each Pick-6 Lotto Ticket will contain one (1) and only one (1) Multiplier number which will apply to all Pick-6 Lotto Wagers on the Ticket including Multi-Draws and any add-on games.

f. All set prizes, XTRA prizes and any add-on game prizes may be reduced if claims exceed available Prize Pool.

g. The XTRA multiplier numbers and/or odds may be amended for promotional purposes and for limited time, at the discretion of the Director.

h. Pick-6 Lotto Tickets may not be canceled.

i. Purchasers may submit a manually completed Pick-6 Lotto Bet Slip to an Agent to have issued a Pick-6 Lotto ticket. Bet Slips shall be available at no cost to the Purchaser and 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 Bet Slips is prohibited unless otherwise authorized by the Director.
j. Purchasers may orally convey their selections to a Pick-6 Lotto Agent to have issued a Pick-6 Lotto ticket. Such selections shall be manually entered into the gaming-system Terminal by the Agent.

k. Replay Feature. Players may request that a Retailer utilize the barcodes of already purchased Pick-6 Lotto Tickets to duplicate another Ticket of the same price and with the same number selections and options.

l. Purchasers may utilize Player Operated Terminals (POSTs) or Self-Service Terminals (SSTs) for the purchase of Pick-6 Lotto Tickets, and may make number selections by inserting a completed Bet Slip into the POST’s or SST’s optical mark reader, or by manually entering the selections on the POST or SST touch screen or selecting a Quick Pick/Easy Pick option, or by any other method authorized by the Director.

m. It shall be the sole responsibility of the Purchaser to verify the accuracy and condition of the data printed on the Pick-6 Lotto ticket at the time of purchase.

m. The Purchaser must make a Pre-Selection at the time of purchase from one of the following methods of Prize payment for the Jackpot Prize only:

1) **Cash Option**- The Cash Option is paid in a one-time lump sum. The estimated Cash Value of the Cash Option for the Jackpot Prize is posted on the Lottery website (njlottery.com). Once the Cash Option is selected under this subparagraph, the selection is irrevocable, and the Player may not change their selection.

2) **Graduated Annuity Option**- The Annuity Option Jackpot prizes shall be paid in 30 annual graduated installments. The initial payment shall be paid upon completion of internal validation procedures. The subsequent 29 graduated payments shall be paid annually on or about the anniversary of the date of the first payment. 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.

n. Whenever a player wins an annuity installment prize AND has not chosen in advance to select a single cash payment, when the option is available under the immediately preceding paragraphs, the player shall have another opportunity to select receiving a single cash payment, after the player:
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 player understands that he or she is under no obligation to elect to take the single cash payment and may freely continue to take the prize as an annuity; and

3) Makes the irrevocable selection between the annuity payments and a single cash payment within 60 days from the date the prize claim is made. If a single cash payment 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 60-day selection period lapses, whichever shall occur first.

The Pick-6 Lotto jackpot shall be manually forecasted on each drawing day by the Lottery. The Director shall make a recommendation for the subsequent jackpot by 12:00 pm on Monday and Thursday of each week or at any other time as deemed necessary. If there is no top tier winning ticket in the current drawing, the Advertised Jackpot Prize will increase a minimum of $100,000 for the next scheduled drawing. A cash equivalent Jackpot Prize amount will be estimated prior to each drawing by dividing the annuitized jackpot amount by an established annuity factor derived from current market rates for U.S. Government STRIP bonds. The Pick-6 Lotto annuity jackpot shall be rounded to the next highest affordable multiple of one hundred thousand dollars ($100,000.00) based on market rates at the time of purchase.

3. DRAWINGS

a. The drawings to select the winning six numbers for the “Pick-6 Lotto” lottery will be held each Monday and Thursday evening, except when Christmas Day falls on a Monday or Thursday, at which time the drawing will take place on the preceding or following day. The Drawing to select the Winning Numbers shall be conducted at the studios of New Jersey Lottery Headquarters at approximately 10:58 PM Eastern Time. All Pick-6 Lotto Drawings will be open to the public and shall be witnessed by an Independent Certified Public Accounting Firm.

b. Pick-6 Lotto Drawings shall randomly generate, by mechanical or by electronic means, Pick-6 Lotto 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 New Jersey Lottery, including, if necessary, review by the Director, whose
decision shall be final. The Lottery shall not be liable for media misprints or incorrectly announced Winning Numbers.

4. CLAIMS AND VALIDATIONS

a. In accordance with N.J.A.C. 17:20-7.12, the Claimant of a Winning Ticket for Pick-6 Lotto can take said Ticket to any Retailer for validation. If said Winning Ticket entitles the holder to a Prize of $599.00 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 $599.00, then the Retailer shall validate the Winning Ticket, the Claimant and Retailer shall fill out a claim form issued by the Retailer and mail the completed claim form, validated Ticket, and validation receipt to Lottery Headquarters in the claim form mailer envelope. 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 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 central computer 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 computer, the Wager accepted by the Lottery computer system shall be the valid Wager.

e. 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.
f. A Pick-6 Lotto Ticket matching all Game play, serial number, and other validation data recorded in the Lottery’s gaming system computer shall be the only valid proof of a Wager placed and the only valid receipt for claiming or redeeming any Prize.

g. 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.

h. The Claim Limitation period for Pick-6 Lotto Prizes is one (1) year from the date of the Drawing. All persons 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 draw unless the draw 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 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 official claim period in order to be paid.

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.

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 New Jersey State 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 Pick-6 Lotto Game is no longer offered in New Jersey, any amount remaining in the Prize Pool or any Reserve Prize Pool 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 Pick-6 Lotto Game. All determinations of Winning Tickets shall be made by the Director whose judgment shall be final.

6. PRIZE STRUCTURE

a. **Prize Pool** - The expected Prize Pool for each Drawing, inclusive of XTRA, is approximately fifty percent (50%) of the money Wagered by all players, plus the carryover amount, if any.

b. **Pick-6 Lotto Prize Structure** - There are four (4) Prize Levels in the Pick-6 Lotto Game. The Prize payouts and Prize Structure are as follows:

<table>
<thead>
<tr>
<th>PRIZE LEVEL</th>
<th>NUMBERS MATCHED (6 OF 46)</th>
<th>ODDS</th>
<th>ESTIMATED PRIZE</th>
<th>% OF PRIZE POOL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Jackpot Prize (a), (b)</td>
<td>6 of 6</td>
<td>1:9,366,819</td>
<td>Jackpot</td>
<td>66.98%</td>
</tr>
<tr>
<td>2. Second Prize (b)</td>
<td>5 of 6</td>
<td>1:39,028</td>
<td>$1,500</td>
<td>9.77%</td>
</tr>
<tr>
<td>3. Third Prize (b)</td>
<td>4 of 6</td>
<td>1:801</td>
<td>$30</td>
<td>9.52%</td>
</tr>
<tr>
<td>4. Fourth Prize (c)</td>
<td>3 of 6</td>
<td>1:47</td>
<td>$2</td>
<td>10.73%</td>
</tr>
<tr>
<td>Reserve (d)</td>
<td></td>
<td></td>
<td></td>
<td>3.00%</td>
</tr>
</tbody>
</table>

**OVERALL ODDS OF WINNING ANY PRIZE ARE 1:44.70 100.00%**

(a) Guaranteed minimum Jackpot prize is $2,000,000 based on one winner (30-year graduated annuity).
(b) Prize Levels 1 – 3 are pari-mutuel. The estimated prizes shown for Prize Levels 2 and 3 are based on the odds, expected sales, and number of winners for the prize level.
(c) Fixed Prize.
(d) The Reserve may be used to fund any shortfall to the guaranteed Jackpot, or any shortfall to a jackpot level prize of a PICK-6 Lotto add-on game, or as stated in the definition of Reserve Prize Pool in Section 1 above.

c. **XTRA Prize Payout and Structure** - The Pick-6 XTRA feature does not affect Prize Level 1 (Jackpot). The Pick-6 XTRA Multiplier affects Prize Level two (2) through four (4). The Prize payouts and Prize structure are as follows:
<table>
<thead>
<tr>
<th>Prize Level</th>
<th>Match</th>
<th>Avg. Pick 6 Lotto Base Game Prizes</th>
<th>Pick 6 Lotto Odds</th>
<th>10X</th>
<th>5X</th>
<th>4X</th>
<th>3X</th>
<th>2X</th>
<th>1X</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>6 of 6</td>
<td>Jackpot</td>
<td>1:9,366,819</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>2 (a)</td>
<td>5 of 6</td>
<td>$1,500</td>
<td>1:39,028</td>
<td>$15,000</td>
<td>$7,500</td>
<td>$6,000</td>
<td>$4,500</td>
<td>$3,000</td>
<td>$1,500</td>
</tr>
<tr>
<td>3 (a)</td>
<td>4 of 6</td>
<td>$30</td>
<td>1:801</td>
<td>$300</td>
<td>$150</td>
<td>$120</td>
<td>$90</td>
<td>$60</td>
<td>$30</td>
</tr>
<tr>
<td>4 (b)</td>
<td>3 of 6</td>
<td>$2</td>
<td>1:47</td>
<td>$20</td>
<td>$10</td>
<td>$8</td>
<td>$6</td>
<td>$4</td>
<td>$2</td>
</tr>
</tbody>
</table>

**Multiplier Odds**

- Overall Odds - Pick 6 Lotto Base Game 1:44.70
- Average Multiplier 2.54

(a) Prize Levels 2 – 3 are pari-mutuel and the estimated prizes shown are based on the odds, expected sales, and number of winners for each prize level.
(b) Prize Level 4 are Fixed Prizes

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.

e. All payments shall be made to the winner, or his or her estate.

f. Prizes will be rounded down to the nearest dollar.

g. There will be a total roll forward for each prize pool tier if there are no winners in the 6 out of 6, 5 out of 6, 4 out of 6, and 3 out of 6 categories for any given drawing. All prize money will be added to the prize pool for the succeeding drawing(s) until there is a winner.

h. Promotional prizes for Pick-6 Lotto tickets may take place for a limited term at the discretion of the Director.

### 7. ANNUITY REQUIREMENTS

a. Minors – Where a Claimant of a Jackpot 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.
b. Per N.J.S.A. 5:9-13(h), a Prizewinner of a Pick 6 annuity Prize shall not be permitted to assign the last two annual prize payments, therefore the prize payments for years 29 and 30 are not permitted to be assigned.

c. 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. 5:9-13(p). No fee shall be charged for the payment of a prize to the estate of a deceased Prizewinner pursuant to N.J.S.A. 5:9-13(b).

e. It shall be the Prizewinner’s responsibility to provide the Lottery any updated address information to which Prize installments will be mailed even if a full annual payment or multiple payments have been assigned to a third party.

7. 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 $599.00 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 $10,000.00 bonus from the Lottery. The bonus shall be paid for each winning 6 out of 6 (Jackpot Prize) Ticket sold. Bonuses paid shall not be confidential and are not subject to Section 4(i) of these Official Game Rules.

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 7(c) above.
e. Validate all Pick-6 Lotto tickets for a period of one (1) year from the date of the drawing. Tickets redeemed by agents are to be destroyed and properly disposed. Failure to do so may subject the agent to civil penalties.