

**Rule 14.E “LUCKY FOR LIFE®” GAME RULES**

**BASIS AND PURPOSE OF RULE 14.E**

The purpose of Rule 14.E is to provide details, instructions and requirements for the Colorado Lottery Multi-state Jackpot Game “Lucky for Life®” such as sale of Tickets, payment of Prizes, and method for selecting and Validating winning Tickets. The statutory basis for Rule 14.E is C.R.S. 44-40-101, 44-40-109(1)(a) and (2), 44-40-113, and 44-40-114.

**14.E.1 General Provisions**

The Multi-state Jackpot Game known as “Lucky for Life®” shall be conducted pursuant to the following Rules and Regulations and such further instructions and directives as the Director and Colorado Lottery Commission may issue. If a conflict arises between another provision of the Lottery Rules and Regulations and this Rule 14.E, Rule 14.E shall apply. If a conflict arises between this Rule 14.E and the “Lucky for Life®” Official Game Rule provided by the Managing Lotteries, the “Lucky for Life®” Official Game Rule shall apply. This Rule 14.E “LUCKY FOR LIFE” GAME RULES will expire on 02/21/2026.

**14.E.2 Definitions**

In addition to the definitions provided in section Rule 1.1 and Rule 14.2, the following definitions apply this Rule 14.E:

- A. “Annuitized Payment Option” means payment of a Top Prize or Second Prize in equal payments or installments. The Annuitized Payment Option shall be calculated on an annual basis.
- B. “Cash Option” means payment of a Top Prize or Second Prize in a single cash payment equal to the value of the non-annuitized Prize.
- C. “Clearinghouse Lottery” means the Party Lottery or other duly authorized entity that is responsible for collecting and transferring Prize payouts on behalf of all Party Lotteries.
- D. “Game Board” means that area of the Play Slip that contains a set of two (2) grids. The first grid contains forty-eight (48) squares, numbered one (1) through forty-eight (48), and the second grid contains eighteen (18) squares, numbered one (1) through eighteen (18).
- E. “Liability Limit” means the pre-established threshold, as determined in advance by the New England Lottery directors for paying Top Prize, Second Prize, and Third Prize Payments.
- F. “Lifetime Prize” means the natural life of a single Claimant or twenty (20) years if assigned to an entity or Person under C.R.S. 44.40.113(1).
- G. “Managing Lotteries” means the originating lotteries which are: Connecticut

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Lottery Corporation, Maine State Liquor and Lottery Commission, Massachusetts State Lottery Commission, New Hampshire Lottery Commission, Ohio Lottery Commission, Rhode Island Division of Lotteries, and the Vermont Lottery Commission.

- H. “Managing Lotteries Board” means the governing body of Managing Lotteries, which is comprised of the chief executive officer of each Party Lottery.
- I. “Number” means any Play integer from one (1) through forty-eight (48) inclusive.
- J. “Play” means the six (6) Numbers selected on each Game Board and printed on the Ticket.
- K. “Prize Pool” means a defined percentage of sales as specified in this rule.
- L. “Published Notice” means notice of the Prize Amount and any changes to the Cash Option, which shall be posted on the Colorado Lottery Website and/or the Lucky for Life® Website at least thirty (30) days prior to the Drawing for which it is applicable.
- M. “Second Prize” means a Prize paid on a pari-mutuel basis, the Claimant has the option to be paid as an annuity or as a lump sum cash payment, unless otherwise specified by Lottery Rules.
- N. “Split Prize” means the pre-determined Top Prize, Second Prize, and Third Prize payout that is divided equally among the Number of winning Tickets in each of these three Prize Categories.
- O. “Top Prize” means a Prize paid on pari-mutuel basis. The Claimant has the option to be paid as an annuity or as a lump sum cash payment, unless otherwise specified by Lottery Rules.

#### **14.E.3 Price of “Lucky for Life®” Ticket**

The price of each “Lucky for Life®” Play shall be Two Dollars (\$2.00).

#### **14.E.4 Play for “Lucky for Life®”**

- A. A “Lucky for Life®” Player must select six (6) Numbers per Play; five (5) Numbers out of forty-eight (48) plus one (1) out of eighteen (18). A winning Play is achieved only when the following combinations of Numbers selected match, in any order, the five (5) plus one (1) Winning Numbers drawn. Those combinations are 5+1, 5+0, 4+1, 4+0, 3+1, 3+0, 2+1, 2+0, 1+1, and 0+1.
- B. The Player can use Play Slips, as described in Section 14.E.8.C to make Number selections. The Gaming Terminal reads the Play Slip and issues a Ticket with corresponding Play(s). If a Play Slip is not available, the Retailer may enter the selected Numbers via the keyboard. If offered by the Lottery, a Player may leave all or a portion of his/her Play selections to a random number generator operated by the Gaming Terminal, commonly referred to as a Quick Pick or partial Quick Pick.

**14.E.5 Prizes for “Lucky for Life®”**

A. Odds of winning a Prize are displayed in the table below:

WINNING COMBINATIONS	PRIZE CATEGORY	ODDS OF WINNING (ONE PLAY)
All five (5) of first set plus one (1) of second set	Top Prize	1:30,821,472.000
All five (5) of first set plus none of second set	Second Prize	1:1,813,027.765
Any four (4) of first set, but not five, plus one (1) of second set	Third Prize	1:143,355.684
Any four (4) of first set, but not five, plus none of second set	Fourth Prize	1:8,432.687
Any three (3) of first set, but not four or five, plus one (1) of second set	Fifth Prize	1:3,413.231
Any three (3) of first set, but not four or five, plus none of second set	Sixth Prize	1:200.778
Any two (2) of first set, but not three, four or five, plus one (1) of second set	Seventh Prize	1:249.749
Any two (2) of the first set, but not three, four, or five, plus none of the second set	Eighth Prize	1:14.691
Any one (1) of first set, but not two, three, four or five, plus one (1) of second set	Ninth Prize	1:49.950
None of first set plus one (1) of second set	Tenth Prize	1:32.019

- B. The Prize Pool contribution for all Prize Categories shall consist of fifty-nine percent (59%) of each Drawing period sales. Any amount remaining in the Prize Pool at the end of this game shall be carried forward to a replacement game or expended in a manner as directed by the Product Group in accordance with state law.

**PRIZE POOL**

PRIZE CATEGORY	PRIZE AMOUNTS	PRIZE POOL PERCENTAGE OF SALES
Top Prize	\$7,000 a week for life	10.2201%
Second Prize	\$25,000 a year for life	11.6380%
Third Prize	\$5,000	1.7439%
Fourth Prize	\$200	1.1859%
Fifth Prize	\$150	2.1973%
Sixth Prize	\$20	4.9806%
Seventh Prize	\$25	5.0050%
Eighth Prize	\$3	10.2103%
Ninth Prize	\$6	6.0060%
Tenth Prize	\$4	6.2463%
TOTAL PAYOUT		59.4335%

- C. Prize Categories – Top Prize, Second (2<sup>nd</sup>) Prize, and Third (3<sup>rd</sup>) Prize are split Prize Categories. Fourth (4<sup>th</sup>) Prize through Tenth (10<sup>th</sup>) Prize are set Prize Categories.
1. Split Prize levels are paid as follows:
    - a. Top Prize: One (1) winner receives the full annuity value of Seven Thousand Dollars (\$7,000) a week for life, or according to such other schedule of payments set at the discretion of the Lottery, with the option of taking the cash value.
      - (1) The Top Prize cash value is set forth in the “Published Notice” available on the Gaming Terminal, the Colorado Lottery Website, and/or the Lucky for Life® Website. The cash value can be revised thirty (30) days prior to the first Drawing to which it is applicable.
      - (2) All annuitized payments shall be made for a minimum of twenty (20) years.

- (3) Two (2) to fourteen (14) Top Prize Winners share equally in the parimutuel Prize of Seven Thousand Dollars (\$7,000) a week for life with the option of taking the Cash Value divided by the total number of Top Prize Winners. The cash option must be taken if the annuitized value is less than Five Hundred Dollars (\$500) a week for life.
  - (4) Fifteen (15) or more Top Prize Winners share equally in a pari-mutuel Prize of Seven Million One Hundred and Twenty-Five Thousand Dollars (\$7,125,000). No Annuitized Payment Option shall be available at this level.
  - (5) For a single wager, the natural life of the Top Prize Winner shall be used to determine the duration over which the Top Prize is paid. If more than one (1) Person is a Top Prize Winner under a single Wager, the Top Prize will be paid over twenty (20) years.
- b. Second Prize: One (1) to twenty (20) Winners receives the full annuity value of Twenty-Five Thousand Dollars (\$25,000) a year for life with the option of taking the cash value.
  - (1) The Second Prize cash value is set forth in the "Published Notice" available on the Gaming Terminal, the Colorado Lottery Website, and/or the Lucky for Life® website. The cash value can be revised thirty (30) days prior to the first Drawing in which it is applicable.
  - (2) All annuitized payments shall be made for a minimum of twenty (20) years.
  - (3) Twenty-One (21) or more Second Prize Winners share equally in the pari-mutuel Prize of Nine Million and Four Hundred Thousand Dollars (\$9,400,000). No Annuitized Payment Option shall be available at this level.
  - (4) The minimum Prize value for Second Prize shall not be less than any lower Prize Category Prize paid in that respective Drawing.
  - (5) For a single wager, the measuring life of a Second Prize Winner used to determine the duration over which the Second Prize is paid, shall be the natural life of the individual. If the Second Prize under a single wager is being claimed by more than one (1) Person, the measuring life for that Second Prize Winner shall be twenty (20) years.

- c. Third Prize: One (1) to one thousand (1,000) Third Prize Winners will receive Five Thousand Dollars (\$5,000).
    - (1) One thousand and one (1,001) or more Third Prize Winners will equally share a pari-mutuel Prize of Five Million Dollars (\$5,000,000).
    - (2) The minimum Prize value for a Third Prize shall not be less than Two Hundred Dollars (\$200).
- 2. Set Prize Categories are a guaranteed Prize and will not be paid as pari-mutuel.

**14.E.6 Payment of Prizes**

- A. All Prizes shall be paid by the Lottery. At the discretion of the Lottery, Prizes may be paid prior to receiving authorization from the Clearinghouse Lottery.
- B. Top Prize payments will be made according to payment selection.
  - 1. If the Annuitized Payment Option is selected the initial payment will be made at the time of the claim, after the verification of the Prize Amount. All subsequent payments will be made on a weekly basis from the date the Prize is claimed.
    - a. Annuitized payments of the Top Prize or a share of the Top Prize may be rounded to facilitate the Purchase of an appropriate funding mechanism. Breakage on an annuitized Top Prize win shall be added to the first payment to the winner or winners.
  - 2. If the cash Option is selected the Prize shall be paid at the time of the claim, after the verification of the Prize Amount.
- C. Second Prize payments will be made according to payment selection.
  - 1. If the Annuitized Payment Option is selected the initial payment is made at the time of claim. All subsequent payments will be made on an annual basis.
    - a. Annuitized payments of the Second Prize or a share of the Second Prize may be rounded to facilitate the Purchase of an appropriate funding mechanism. Breakage on an annuitized Second Prize win shall be added to the first payment to the winner or winners.
  - 2. If the Cash Option is selected the Prize will be paid at the time of the claim, after the verification of Prize Amount.

**14.E.7 Drawings**

- A. The “Lucky for Life®” Drawings shall be drawn once daily, unless the Drawing schedule is changed by the Managing Lotteries.
- B. Each Drawing shall determine, at random, six (6) Winning Numbers in accordance with Drawing Procedures. Any Numbers drawn are not declared Winning Numbers until the Drawing is certified by the Managing Lotteries in accordance with the “Lucky for Life®” Drawing procedure. The Winning Numbers shall be used in determining all “Lucky for Life®” Winners for that Drawing. If a Drawing is not certified, another Drawing will be conducted to determine certified Prize Winners.
- C. The Drawing procedures shall provide that a minimum of sixty (60) minutes elapse between the close of the game Ticket sales and the time of the Drawing for those Tickets sold.
- D. All Drawings shall be open to the public.

**14.E.8 Sale of Tickets**

- A. “Lucky for Life®” Tickets may be Purchased from a Retailer authorized to Sell Multi-state Jackpot Tickets.
- B. “Lucky for Life®” Tickets shall show, at a minimum, the Player’s selection of Numbers, the number of Plays, the Drawing date, and Validation numbers.
- C. Plays may be entered manually using the Gaming Terminal keypad or by means of a Play Slip provided by the Division. No device shall be connected to a Gaming Terminal to enter Plays, except as may be approved by the Lottery.
- D. “Lucky for Life®” Tickets may not be cancelled, unless express permission is granted by the Division.

**14.E.9 Advance Play**

- A. Advance Play provides the opportunity to Purchase “Lucky for Life®” Tickets for more than one (1) consecutive Drawing. Advance Play Tickets shall be available for Purchase in variable increments. The Advance Play feature shall be available at the discretion of the Director.
- B. The cash value may be adjusted during the life of an Advance Play Ticket per the Published Notice as referenced in 14.E.5.C.1.a.(1).

**14.E.10 Managing Lotteries Accounting and Finance**

- A. When a Lottery joins the ““Lucky For Life®”” Product Group, the Managing Lotteries shall revise the existing budget and assess the Lottery for the additional costs. Each July, thereafter, the Managing Lotteries sets the budget for the impending year and assesses each Lottery their proportionate share. The Lottery receives a copy of these costs and an election form.
- B. The draw reports determine whether the Lottery owes and needs to transfer funds to the MUSL, or the MUSL owes and needs to transfer funds to the Lottery. (The procedures and corresponding time lines documenting the timely and effective transfer of funds between the Lottery and the MUSL can be found in the Lottery’s financial procedures.) Prize payments are transferred between the MUSL and the Lottery as required to cover Prize payments.