



**IOWA LOTTERY
GAME SPECIFIC RULES**

LUCKY FOR LIFE®

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The following are the game specific rules for the Iowa Lottery's implementation and operation of the Lucky for Life® multi-jurisdictional lottery game. These game specific rules are generated consistent with the authority in Iowa Code section 99G.9(3) (2025) and Iowa Code section 99G.31(3)(b) (2025). The game specific rules are generated in compliance with the Computerized Games—General Rules in 701 Iowa Administrative Code chapter 1106, and incorporate the rules in chapter 1106 except to the extent the rules in chapter 1106 are expressly inapplicable to multistate lottery games. In the event of inconsistencies, these game specific rules control any contrary provisions of the Computerized Games—General Rules in 701 Iowa Administrative Code chapter 1106. In purchasing a ticket for or otherwise participating in the Lucky for Life® multistate lottery game, the player agrees to comply with and abide by the Iowa Lottery's statutes, administrative rules, the national game rules adopted by the New England Lotteries, and these Iowa game specific rules.

SECTION 1 - DEFINITIONS

As used in these rules:

- A. **"Annuitized Payment Option"** shall mean the manner in which the Game's Top Prize or second prize (also referred to as "Prize Level #2") may be paid in equal payments or installments over a specified number of years. The Annuitized Payment Option shall be calculated on an annual basis, scheduled at the Iowa Lottery's discretion.
- B. **"Cash Option"** shall mean the manner in which the Game's Top Prize or second prize may be paid upon the Winner's request in one (1) single lump-sum payment as an alternative to the Annuitized Payment Option.
- C. **"Drawing"** shall mean the formal process of selecting Winning Numbers that conclusively determines the number of Winners for each prize level of the Game.
- D. **"Game Ticket"** or **"Ticket"** shall mean acceptable evidence of Lucky for Life® game play, as determined in the sole discretion of the Iowa Lottery, that represents a wager accepted by the Iowa Lottery's central gaming system, meeting the specifications defined in these game specific rules. Tickets purchased from non-licensed Iowa Lottery retailers are not considered valid Game Tickets in the state of Iowa.
- E. **"Liability Limit"** shall mean a pre-established threshold, as determined by the New England Lotteries, for paying Top Prize, second prize and third prize (also referred to as "Prize Level #3") claims, as set forth more fully in these game specific rules.
- F. **"Set Prize"** shall mean a pre-determined prize payout that is paid in a single cash payment. Set Prizes shall apply to the lowest eight (8) prize levels. They may also apply, however, to the Top Prize and second prize under certain conditions, as set forth more fully in these game specific rules.
- G. **"Split Prize"** shall mean a pre-determined Set Prize payout that is divided equally among the number of winning tickets of a prize level. Split prizes shall only apply to the Game's Top Prize, the Prize Level #2 and Prize Level #3 Winners under certain conditions, as set forth more fully in these game specific rules.

- H. **“Winning Numbers”** shall mean the first five (5) numbers drawn from a set of forty-eight (48) numbers inclusive, and the one (1) Lucky Ball number drawn from a set of eighteen (18) numbers inclusive, that are randomly selected in each Lucky for Life® Drawing and used to determine the winning plays on a ticket.

SECTION 2 - GAME DESCRIPTION AND PLAY

Lucky for Life® is a five (5) out of forty-eight (48) numbers, and a one (1) out of eighteen (18) numbers, double matrix game, drawn twice per week in accordance with these rules. The one (1) out of eighteen (18) numbers, known as the Lucky Ball, may be the same as one (1) of the first (5) numbers selected for this game.

To play Lucky for Life®, a player shall select five (5) different numbers, from one (1) through forty-eight (48), and one (1) additional number from one (1) to eighteen (18), by communicating those numbers to a licensed Iowa Lottery retailer, by marking the numbered squares on a Lucky for Life® play slip printed or approved by the Iowa Lottery or creating and saving an ePlayslip on the Lottery’s mobile app and directly submitting the play slip to a licensed retailer, by requesting an “easy pick” from the licensed retailer, or by entering either five (5) different numbers, from one (1) through forty-eight (48), and one (1) additional number from one (1) to eighteen (18) or an “easy pick” into an Iowa Lottery self-service kiosk.

SECTION 3 - GAME TICKETS AND COST

Game tickets may be purchased for two dollars (\$2.00) per Play, or multiples thereof, in accordance with these rules. The player receives one (1) play for each two dollar (\$2.00) wager.

Game tickets shall be printed on ticket stock that meets all requirements of the Iowa Lottery and the New England Lotteries. Valid game tickets shall include, but not be limited to, the following content: the player’s number selections, the game logo or game name, the ticket cost, the applicable terminal number, a barcode, a drawing date, and designations for quick picks (if selected) and advance draws (if selected).

Only Lucky for Life® game tickets can be redeemed for prizes pursuant to these rules. Receipts and play slips have no pecuniary or prize value and cannot be utilized as evidence of purchase or number selection.

SECTION 4 - CANCELLATIONS AND SELL-OUTS PROHIBITED

A Lucky for Life® ticket may not be voided or canceled, even when printed in error. No ticket that can be used to claim a prize shall be returned to the Lottery for credit. Tickets accepted by retailers as returned tickets that cannot be resold are owned by the bearer thereof. No Lucky for Life® ticket, or physical portion thereof, may be returned to any Party Lottery for credit.

No retailer may sell, and no person or legal entity may purchase, a game ticket or combination of game tickets that would result in a guarantee that the person or legal entity would win a Top Prize or Second Prize win.

SECTION 5 - DRAWINGS

Seven Drawings shall be held each week. Drawings will be held daily beginning at 9:38 p.m. Central Time, except as otherwise determined by the New England Lotteries. The Iowa sales cutoff time for the drawing shall be 8:30 pm, Central Time. The New England Lotteries will determine all procedures for the game

Drawings, which shall be open to the public and recorded. All Drawings shall be witnessed by an independent certified public accounting firm.

SECTION 6 - PRIZES

There are ten (10) prize levels in the Lucky for Life® game. The prize amounts for Prize Levels one (1) through three (3) are dependent on the number of winners at each prize level, as set forth in more detail below. The prize amounts for Prize Levels four (4) through ten (10) are set payments payable in a single cash payment in accordance with Iowa Lottery policies and rules, in the amounts set forth in more detail below.

- A. **Prizes and Odds of Winning.** The overall odds of winning a Lucky for Life® prize are 1 in 7.77. The specific odds and prize levels are set forth below.

PRIZE LEVEL	MATCHES MATRIX #1 (5 OF 48)	MATCHES MATRIX #2 (1 OF 18)	ODDS OF WINNING: 1 in	PRIZE	% SALES
1	5	1	30,821,472.000	\$7,000/Week for Life*	10.2201%
2	5	0	1,813,027.765	\$25,000/Year for Life*	11.6380%
3	4	1	143,355.684	\$5,000*	1.7439%
4	4	0	8,432.687	\$200	1.1859%
5	3	1	3,413.231	\$150	2.1973%
6	3	0	200.778	\$20	4.9806%
7	2	1	249.749	\$25	5.0050%
8	2	0	14.691	\$3	10.2103%
9	1	1	49.950	\$6	6.0060%
10	0	1	32.019	\$4	6.2463%
				TOTAL PAYOUT	59.4335%

*Prize amounts may be split if there are multiple winners, in accordance with these game specific rules. Split prizes may be lower than these published prize amounts.

- B. **Top Prize.** Except as provided in these game specific rules, the Top Prize (Prize Level #1) shall be annuitized and based on a Top Prize liability that will be split equally among the number of winning Game Tickets. To the extent permitted by these game specific rules, a Top Prize Winner may request

the Cash Option, the amount of which is to be established by the New England Lotteries for a defined period of drawings and made publicly available on the Game's website or other manners as determined by the Participating Lotteries. Under certain circumstances, as detailed below, the Top Prize must be paid in a single lump-sum payment and no Annuitized Payment Option is available.

1. If there is one (1) Top Prize Winner, the annuitized prize value will be seven thousand dollars (\$7,000.00) per week for life. As an alternative to the Annuitized Payment Option, the Top Prize Winner may request the Top Prize Cash Option in the amount set by the New England Lotteries.
2. If there are between two (2) and fourteen (14) Top Prize Winners, the Annuitized Payment Option, based on an annuitized prize value of seven thousand dollars (\$7,000.00) per week, will be divided by the total number of Top Prize Winners. The minimum annuitized prize value for this category will be five hundred dollars (\$500.00) a week for life. Any of these two (2) to fourteen (14) Top Prize Winners may choose the Cash Option as an alternative to the Annuitized Payment Option. The amount of the Cash Option for this category will be the amount of the Top Prize Cash Option set by the New England Lotteries divided by the total number of Top Prize Winners.
3. If there are fifteen (15) or more Top Prize Winners, the Top Prize liability shall be capped at seven million, one hundred twenty-five thousand dollars (\$7,125,000.00), which shall be split equally among all Top Prize Winners, and paid in one (1) lump-sum payment, without any Annuitized Payment Option. The minimum prize value for this category shall not be less than any lower tier prize paid in that respective Drawing.

Top Prize winners permitted to elect the Annuitized Payment Option pursuant to these rules will be paid on the schedule set at the discretion of the Selling Lottery, for a minimum period of twenty (20) years.

C. **Second Prize.** Except as provided in these game specific rules, the Second Prize (Prize Level #2) shall be annuitized and based on a Second Prize liability that will be split equally among the number of winning Game Tickets. To the extent permitted by these game specific rules, a Second Prize winner may request the Cash Option, the amount of which is to be established by the New England Lotteries for a defined period of drawings and made publicly available on the Game's website or other manners as determined by the Participating Lotteries. Under certain circumstances, as detailed below, the Second Prize must be paid in a single lump-sum payment and no Annuitized Payment Option is available.

1. If there are between one (1) and twenty (20) Second Prize winner(s), the annuitized prize value will be twenty-five thousand dollars (\$25,000.00) per year for life. Any of these one (1) to twenty (20) second prize Winner(s) may choose the Second Prize Cash Option as an alternative to the Annuitized Payment Option. The amount of the Cash Option for this category will be set forth by the New England Lotteries.
2. If there are twenty-one (21) or more Second Prize winners, the Second Prize liability shall be capped at nine million, four hundred thousand dollars (\$9,400,000.00), split equally among all Second Prize winners, and shall be paid in a single lump-sum payment, without an Annuitized Payment Option. The minimum prize value for this category shall not be less than any lower tier prize paid in that Drawing.
3. The winner(s) of the Second Prize who do not request the Cash Option shall be paid their appropriate second prize share on an annual basis for a minimum period of twenty (20) years, paid on the schedule set at the discretion of the Selling Lottery.

- D. **Measuring Life for Top Prize and Second Prize.** For a single wager, the measuring life of a Top Prize Winner used to determine the duration over which the Top Prize or Second Prize is paid, shall be the natural life of the individual determined by the Selling Lottery to be the Top Prize or Second Prize Winner. If the Top Prize or a Second Prize under a single wager is being claimed by more than one (1) natural person or by a legal entity, the measuring life for that Top Prize or Second Prize Winner shall be twenty (20) years. The measuring life shall be determined at the time the prize is claimed.
- E. **Third Prize.** Except as provided in these game specific rules, the Third Prize (Prize Level #3) will be paid as a five thousand dollar (\$5,000.00) set prize. If there are more than one thousand (1,000) Winners of this prize level in a single drawing, the total prize liability of five million dollars (\$5,000,000.00) (\$5,000.00 x 1,000) will be split equally among the winners. Under no circumstances, however, will the value of the Third Prize fall below a minimum prize value of two hundred dollars (\$200.00) per winner, regardless of the number of winners. Third Prizes will be paid in a single cash payment.
- F. **Fourth Prize through Tenth Prize.** The remaining prize levels are set forth in the chart contained in these rules.
- G. **Prizes Determined.** Cash or annuity prize payment elections must be made within sixty (60) days of the player becoming entitled to the prize. An election made after the winner becomes entitled to the prize is final and cannot be revoked, withdrawn, or otherwise changed. Elections not made within sixty (60) days are subject to a default election as determined in the discretion of the Lottery. All prizes are rounded to the nearest whole dollar, and are subject to tax withholding and offset as required by state and federal law. The holder of a winning Game Ticket shall be entitled only to the prize won by matching the Winning Numbers in the highest matching prize category. Only one (1) prize per play, board, or panel may be won on a Game Ticket.

SECTION 7 - CLAIMS

A valid Game Ticket shall be the only proof of a game play. A play slip has no pecuniary or prize value and shall not constitute evidence of ticket purchase or of numbers selected. A terminal-produced paper receipt has no pecuniary or prize value and shall not constitute evidence of ticket purchase or of numbers selected. Game Tickets must be validated and satisfy all requirements of the New England Lotteries in order to be eligible to receive a prize. In order to receive a Lucky for Life® prize, any winning play must pass all Iowa Lottery security and validation requirements, and a successful claimant must provide all information required by Lottery security.

The submission of a valid winning Game Ticket to the Lottery or its authorized agent shall be the sole method of claiming a prize or prizes. All prize claims shall be made within one hundred eighty (180) calendar days of the drawing date in which the prize is won. For purposes of determining the claim period, the first (draw) day shall be excluded, and the last day included. In the event the last day falls on a Saturday, a Sunday, or a legal holiday, the time to claim shall be extended to close of business on the next day thereafter when Lottery offices are open for business. Any prize not claimed within the specified period shall be forfeited.

The Lottery may delay payment of any prize, pending a determination by the Iowa Lottery Chief Executive Officer ("CEO"), in the following circumstances:

- If a dispute occurs or appears to the Iowa Lottery to be likely to occur regarding the prize;
- If there are questions regarding the identity or eligibility of the claimant;

- If there are any questions or concerns about whether the ticket was legally purchased, legally possessed, or legally presented;
- If there are concerns regarding the validity of the ticket or share presented;
- If the claim is subject to offset for debts owed by the claimant under Iowa law;
- For any reason permitted in the rules of the New England Lotteries applicable to the Lucky for Life® game; or
- For any reason permitted in the Iowa Lottery's Code, administrative rules, or policies.

SECTION 8 - PAYMENT

- A. **Paying Prizes**. The Iowa Lottery may pay prizes pursuant to this game by cash, check, warrant, or electronic transfer, following the Iowa Lottery's receipt of any necessary information or permission to pay from the New England Lotteries.
- B. **Assigned Prizes**. To the extent permitted by Iowa law, or as required by an order of a court of competent jurisdiction, Lucky for Life® prizes may be assigned. However, no assignment of a Lucky for Life® prize may alter the measuring life of the claimant upon which the prize was based or change, limit, or extend the number of annuitized payments due any assignee.
- C. **Estate Proceedings/Annuity Prizes**. In the event of the death of a Top Prize or Second Prize Winner during the annuity payment period, the Selling Lottery, with the approval of the Iowa Lottery and the New England Lotteries, upon petition of the estate of that winner (the "Estate") to the Iowa Lottery, the Iowa Lottery may accelerate the payment of all the remaining lottery proceeds to the Estate consistent with the requirements of Iowa law.
1. If the annuitant dies during the annuity payment period but before the guaranteed prize amount has been paid, the Estate shall receive the remaining payments equal to the minimum guaranteed prize amount.
 2. If the annuitant dies during the annuity payment period but after the minimum guaranteed prize amount has been paid, all payments shall stop.

SECTION 9 - PROHIBITED PLAYERS

The following persons, and their immediate family members residing in the same household, are prohibited from purchasing a ticket or share of the Lucky for Life® game or claiming a Lucky for Life® prize in any participating jurisdiction:

- A contractor or consultant under agreement with the Iowa Lottery to perform audit and security functions, and any officers, employees, or agents of those contractors or consultants.
- An employee of the Iowa Lottery's on-line gaming system vendor.
- An employee of the Iowa Lottery's advertising or public relations provider.
- Members of the Iowa Lottery Commission, Iowa Lottery employees or agents;
- Iowa Department of Revenue staff who support the Lottery Division;
- Officers, employees, and agents of the subcontractors and vendors of the Iowa Lottery,

if the CEO of the Iowa Lottery determines in his sole discretion that the officer, employee, or agent of the subcontractor or vendor has access to confidential information which may compromise the integrity of the Lottery.

- Players who sign up for the Iowa Lottery's self-exclusion program, including but not limited to players who may have lawfully requested removal from the self-exclusion program who have not yet received confirmation of their reinstated ability to play from the Lottery;
- Any person under the age of 21. However, the recipient of a lawfully purchased and transferred ticket as permitted by Iowa Code section 99G.30(3) (2025) and 701 Iowa Administrative Code chapter 1101 may receive a Lucky for Life® prize.
- An employee of the independent certified public accounting firm under contract to oversee Drawings for the Lucky for Life® game.
- Those persons ineligible to play Lucky for Life® due to the Lucky for Life National Game rules, or the laws or rules of any other Party Lottery offering the Lucky for Life® game.

SECTION 10 - DISPUTES AND APPLICABLE LAW

- A. **Player Responsibility.** The Player has sole responsibility for ensuring the accuracy of the game play and the other data on the Game Ticket. Players make game play selections and play Lucky for Life® at their own risk. Retailers and other Lottery-approved distributors act solely on behalf of the player in entering the game plays. The Participating Lotteries are not responsible for lost, altered, or stolen tickets.
- B. **Compliance with Law.** By purchasing a ticket or making a claim relating to the Lucky for Life® game, each purchaser or claimant agrees to abide by all applicable statutes, rules, and regulations of the Iowa Lottery.
- C. **Disputes.** Any claims or litigation relating to the Game Tickets or prizes may only be brought against the Selling Lottery in the jurisdiction where the Game Ticket was purchased. Any claims or litigation relating to Game Tickets or prizes for a Lucky for Life® ticket sold in Iowa shall apply Iowa law and shall solely be brought in the Iowa District Court for Polk County or the United States District Court for the Southern District of Iowa, Central Division, wherever jurisdiction is appropriate.
- D. **Final Determinations.** Consistent with Iowa Code chapter 99G, decisions made by the CEO of the Iowa Lottery, including but not limited to those relating to the declaration of prizes, the payment or transfer of prizes, the eligibility of players, and the interpretation of these game specific rules, shall be final and binding on all purchasers and any person making a claim relating in any way to this Lucky for Life® game.
- E. **Exclusive Remedy.** In the event a dispute between the Iowa Lottery and a Game Ticket player, bearer, or claimant occurs relating to the Game Ticket, game play, or prize claim, the Iowa Lottery may solely at its own discretion reimburse the purchase price of the Game Ticket. This shall be the sole and exclusive remedy.