

**IOWA LOTTERY GAME SPECIFIC RULES
MILLIONAIRE FOR LIFE™**

The following are the game specific rules for the Iowa Lottery's implementation and operation of the MILLIONAIRE FOR LIFE multi-jurisdictional game. These game specific rules are generated in accordance with the authorities in Iowa Code sections 99G.9(3) and 99G.31(3) (2025). Further, these game specific rules are generated in compliance with the rules governing computerized games found in chapter 1106 of the Iowa Department of Revenue's administrative rules. These game specific rules incorporate the rules in 701 Iowa Administrative Code chapter 1106 except to the extent the rules in that chapter are expressly inapplicable to the multi-jurisdiction lottery games. In the event of inconsistencies, these game specific rules control any contrary provisions of 701 Iowa Administrative Code chapter 1106. In purchasing a ticket for or otherwise participating in the MILLIONAIRE FOR LIFE multi-jurisdiction lottery game, the player agrees to comply with and abide by these game specific rules, by all other statutes and administrative rules governing the Iowa Lottery, and by the MILLIONAIRE FOR LIFE national game rules adopted by the Multi-State Lottery Association.

SECTION 1 – DEFINITIONS

The following definitions apply unless the context requires a different meaning or is otherwise inconsistent with the intention of the rules adopted by the Multi-State Lottery Association.

- A. "Administrator" means the Iowa Lottery Administrator as described in Iowa Code sections 99G.5 and 99G.7.
- B. "Annuity" means the Millionaire for Life Grand Prize or Second Level Prize paid in annual installments for the Annuitant's Measuring Life.
- C. "Annuitant" means the individual(s) or Entity who receives the benefits of an Annuity resulting from a Winning Ticket for the Grand Prize or Second Level Prize paid under the annuity option.
- D. "Central Gaming System" or "CGS" means the computer system(s) required to allow the processing, storage, and reporting of gaming transactions with all intended redundancy, which can include multiple sites and multiple vendors. Systems required for processing of transactions through non-traditional methods (electronic or web play, mobile play, plays through devices that are not Terminals, etc.) are part of the CGS. Terminals and retailer-provided point of sale devices such as cash registers or player-provided point of sale devices such as smartphones are not part of the CGS.
- E. "Claimant" means any individual(s) or Entity submitting a claim form within the required time period to collect a Prize for an official Millionaire for Life Ticket. A Claimant may be the Purchaser, the individual(s) or Entity named on a signed official Millionaire for Life Ticket, the bearer of an unsigned official Millionaire for Life Ticket, or any other individual or Entity who may seek entitlement to a Millionaire for Life Prize payment in accordance with the Millionaire for Life Rules.
- F. "Claim Limitation Period" means the requirement that a Prize for a Winning Ticket must be claimed within one hundred eighty (180) days of the valid Drawing date for which the Winning Ticket was purchased.
- G. "Computer Pick" means a Game feature that allows the random selection of game play number indicia by the authorized retailer computer (or as otherwise permitted by a Selling Lottery) that appears on a Ticket and is used as the First Set of Numbers and Second Set of Numbers by a Player.
- H. "Deferred Annuity Portion" means the portion of the Annuity Option paid once the Prizewinner exceeds the Guaranteed Portion of the Annuity.

- I. “Drawing” means a formal process of randomly selecting the Winning Numbers in the Game in accordance with the procedures outlined in these Game Specific Rules, the national game rules for the Game adopted by the Multi-State Lottery Association, the applicable provisions of Iowa law, and Iowa Lottery policy.
- J. “Entity” means any Claimant other than an individual who claims a Prize. In the event an Entity claims a Grand Prize or Second Level Prize, the Entity can only be paid a lump sum cash Prize or the minimum twenty (20) year Annuity.
- K. “First Set of Numbers” means the first set of numbers from one (1) to fifty-eight (58).
- L. “Fixed Prize” means a set amount awarded in the Game unless a Liability Limit is reached.
- M. “Future Play” means a Game feature which allows a Player to select numbers for one or more future Drawing(s) scheduled after the next most immediate Drawing. A Future Play can be for up to ten (10) consecutive Drawings on a single Play Slip.
- N. “Game” means the Millionaire for Life lottery game.
- O. “Game Administrator” means the Multi-State Lottery Association (MUSL). The Game Administrator is not a Lottery, or part of the Selling Lotteries.
- P. “Game Specific Rules” means these rules, adopted by the Iowa Lottery Commission in accordance with Iowa Code section 99G.9(3) and other applicable provisions of state law, which govern the Millionaire for Life lottery game.
- Q. “Grand Prize” means the Prize amount awarded for matching five (5) out of fifty-eight (58) numbers in the First Set of Numbers, and one (1) out of five (5) numbers in the Second Set of Numbers. If more than one Play from all Selling Lotteries wins the Grand Prize, the Grand Prize shall be divided among the persons holding such Plays, as provided in these Game Specific Rules.
- R. “Guaranteed Annuity Portion” means the portion of the Annuity where the Prizewinner is guaranteed Annuity payments for the first twenty (20) years of the Claimant’s Measuring Life as defined in these Game Specific Rules.
- S. “Individual” means a natural person.
- T. “Internal Control System” means a system maintained by the Iowa Lottery that records and reports game sales, prize wins, and other information as required by the Selling Lotteries or Game Administrator.
- U. “Liability Limit” means a pre-established threshold, as determined and announced by the Selling Lotteries before sales commence for a Drawing to which the threshold applies. The Liability Limit will be posted on the Selling Lotteries’ websites.
- V. “Measuring Life” or “Life” means the period over which a Grand 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 Iowa Lottery determines to be a valid Prizewinner. However, for the following Claimants, the Measuring Life shall be fixed at twenty (20) years:
- An Entity.
 - More than one individual who claims a Prize on the same Ticket.
 - A minor under the age of 18, or any group of Claimants including a minor under the age of 18.
- W. “Multi-Draw” means a Game feature which allows a Player to select Plays for up to ninety (90) consecutive

Drawings on one (1) or more Tickets, starting with the next scheduled Drawing. The cost of a Multi-Draw Ticket depends on the number of draws and the number of Plays that are selected.

- X. “Pari-Mutuel” means the appropriate Prize is divided by the number of Winning Plays for a Prize Level.
- Y. “Play” means a Player’s selection of five (5) different numbers from the First Set of Numbers and one (1) additional number from the Second Set of Numbers. The additional number from the Second Set of Numbers may be the same number as one of the five numbers a Player selects from the First Set of Numbers. A Player may select numbers by communicating the six (6) numbers to a Retailer; by marking five (5) numbered spaces in the First Set of Numbers and one (1) numbered space in the Second Set of Numbers on a Millionaire for Life Play Slip and submitting it to a Retailer; or by requesting a Computer Pick from a Retailer. 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 Play costs \$5.00, or as otherwise determined by all Selling Lotteries.
- Z. “Play Slip” means an optically readable card on paper stock issued by the Iowa Lottery that a Player uses to make a Millionaire for Life Play or Plays.
- AA. “Player” or “Purchaser” means a person at least twenty-one (21) years of age, who purchases a Millionaire for Life Ticket.
- BB. “Prize” means the amount(s) as described in section 6.B. of these Game Specific Rules and in the national game rules adopted by MUSL, to which a Claimant is entitled upon presentation of a Winning Ticket.
- CC. “Prize Pool” means the number of dollars available to fund all Prizes. The Prize Pool for any Drawing is expected to be 55% of sales.
- DD. “Prizewinner” means a Player who is entitled, as a result of successful Claimant verification and successful Play and Ticket validation, to receive a Prize under the rules of this Game.
- EE. “Retailer” means a person or an Entity authorized by the Iowa Lottery to sell lottery Plays.
- FF. “Sales Cut-Off” means the time after which Plays will not be accepted for a Drawing. The Sales Cut-Off occurs Monday through Sunday no later than sixty (60) minutes prior to each Millionaire for Life Drawing.
- GG. “Second Level Prize” means the Prize amount awarded for matching 5 out of 58 numbers in the First Set of Numbers and none (0) out of five (5) numbers in the Second Set of Numbers, subject to limitations set out below.
- HH. “Second Set of Numbers” means the second set of numbers from one (1) to five (5). A number in the Second Set of Numbers may be the same as one (1) through five (5) selected from fifty-eight (58) in the First Set of Numbers.
- II. “Selling Lottery” or “Selling Lotteries” means the Iowa Lottery and other Lotteries that operate the Millionaire for Life lottery game.
- JJ. “Subscription Play” 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. If a purchased set of numbers on a Subscription Play matches the randomly selected Winning Numbers in the applicable Drawing for either the Grand Prize or Second Level Prize, a claim form for the Subscription Play must still be presented, in writing, to the Iowa Lottery.
- KK. “Terminal” means a device that is issued by the Iowa Lottery to Retailer that is authorized by the Iowa Lottery to interact with the Iowa Lottery’s Central Gaming System to issue Iowa Lottery Tickets and to enter, receive, and process Iowa Lottery transactions that may include issuing Tickets, validating Tickets, and transmitting reports.

LL. “Ticket” means the tangible evidence of participating in the Game that is 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 which contain the Play or Plays selected by the Player, either manually or by Computer Pick.

MM. “Winning Numbers” means the five (5) one- (1) or two- (2) digit numbers from the First Set of Numbers, and a one (1) digit number from five (5) in the Second Set of Numbers, randomly selected during a Drawing, that shall be used to determine the Winning Play.

NN. “Winning Play” means a Play that matches the Winning Numbers.

OO. “Winning Ticket” means a Ticket that has passed all Iowa Lottery validation and security requirements and that contains a set of numbers entitling Claimant to a Prize. Each Winning Ticket must meet all Play validation requirements as established by the Iowa Lottery.

PP. “Unclaimed Prize” means a Prize that has not been formally claimed or redeemed by a Claimant within the specified claim period as set forth in these Game Specific Rules. In no event shall any Prize that remains unclaimed after the period set by these Game Specific Rules become or constitute unclaimed property or abandoned property.

SECTION 2 – GAME DESCRIPTION AND PLAY

A. To play the Game, a Player selects, or has the Terminal randomly assign through a Computer Pick, five (5) numbers from the First Set of Numbers which includes a range of consecutive numbers from one (1) to fifty-eight (58) and one (1) number from the Second Set of Numbers which includes a range of consecutive numbers from one (1) to five (5). The number selected from the Second Set of Numbers may be the same number as one of the five (5) numbers a Player selects from the First Set of Numbers, or has the Terminal randomly assign through a Computer Pick from the First Set of Numbers.

B. Play selections of fewer than or more than six (6) numbers are impermissible and void.

SECTION 3 – GAME TICKETS AND COST

A. Cost

1. The price of a single Play shall be \$5.00.

2. The price of a Ticket may vary based on the number of Plays purchased by a Player for any given Drawing and whether the Player elects to use the Future Play or Multi-Draw Game features.

3. The Administrator may, from time to time, establish a discount for Players for limited promotional purposes.

B. Tickets

1. 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.

2. Tickets are sold every day during the normal business hours of the Retailers authorized to sell Tickets. The sale period for any given Drawing is subject to the Sales Cut-Off and will terminate on the date of the Drawing no later than 9:15 P.M. Central Time.

3. Play Slips are available at no cost to the Player. Play Slips are not Tickets, have no pecuniary or Prize value, and shall not constitute evidence of a purchase or number selections.

SECTION 4 – CANCELLATIONS AND SELL-OUTS PROHIBITED

- A. Plays may not be canceled once recorded on the Iowa Lottery's Central Gaming System.
- B. No Ticket, or portion thereof, shall be returned to the Iowa Lottery or any other Selling Lottery for credit.
- C. Tickets that are accepted by Retailers as returned Tickets and that cannot be resold are owned by the bearer thereof.
- D. No Retailer may sell, and no Player may purchase, a Ticket or combination of Tickets that would result in a guarantee that the Player would win a Grand Prize or a Second Level Prize.

SECTION 5 – DRAWINGS

- A. Drawings in the Game shall randomly generate, by mechanical means, Winning Numbers, pursuant to the controls and methods defined by the Selling Lotteries.
- B. Drawings to select Winning Numbers shall be conducted seven (7) days per week at the designated time below. However, the day, time, or location of Drawings may be modified as determined by all Selling Lotteries offering the Game. Any modification to the day, time, or location of Drawings will be publicly announced by the Selling Lotteries.
- C. Drawings to select the Winning Numbers shall be conducted at the studios of the Game Administrator at approximately 10:15 P.M. Central Time.
- D. All Drawings will be open to the public and shall be witnessed by an independent certified public accounting firm.
- E. Official results of the Drawings, even though announced, are located in the draw files at the offices of the Game Administrator. Neither the Game Administrator, the Iowa Lottery, nor any other Selling Lotteries shall be liable for media misprints or incorrectly announced Winning Numbers on any website(s) and social media platforms.

SECTION 6 – PRIZES

A. Generally

1. There are nine (9) Prize Levels in the Game and each Prize Level, along with the associated Prizes, the odds of winning at each Prize Level, and the required match sequences, are described in the table in section 5.B. of these Game Specific Rules below. However, in the event there are multiple winners in a Prize Level, Prize amounts may be reduced as set forth in these Game Specific Rules.
2. The Grand Prize shall be determined on a Pari-Mutuel basis and the Second Level Prize, in certain circumstances, may become Pari-Mutuel. All other Prizes are Fixed Prizes. A more detailed description is found below in Section 5.B of these Game Specific Rules.
3. In a single Drawing, a Claimant may win in only one (1) Prize Level per Winning Play and shall be entitled only to the highest Prize Level for that Winning Play.
4. The Prize Pool for the aggregate of all Prize Levels shall consist of fifty-five percent (55%) of the sales receipts for each Drawing.
5. The cash value of the lump sum payment of the Grand Prize and Second Level Prize are posted on the Iowa Lottery's and the Game Administrator's websites. The cash value of the lump sum payment for the Grand Prize and Second Level Prize are subject to change.

B. Match Sequences, Probabilities, Prize Amounts, and Prize Levels

Match Sequences per Play	Probability Distribution	Prize Amount	Prize Level
All five (5) of the First Set of Numbers + One (1) of the Second Set of Numbers	22,910,580.000000	\$1,000,000 per year for Life	Grand Prize
All five (5) of the First Set of Numbers + None (0) of the Second Set of Numbers	5,727,645.000000	\$100,000 per year for Life	Second Level Prize
Any four (4) of the First Set of Numbers + One (1) of the Second Set of Numbers	86,455.018868	\$7,500	Third Prize
Any four (4) of the First Set of Numbers + None (0) of the Second Set of Numbers	21,613.754717	\$500	Fourth Prize
Any three (3) of the First Set of Numbers + One (1) of the Second Set of Numbers	1,662.596517	\$250	Fifth Prize
Any three (3) of the First Set of Numbers + None (0) of the Second Set of Numbers	415.649129	\$50	Sixth Prize
Any two (2) of the First Set of Numbers + One (1) of the Second Set of Numbers	97.799795	\$25	Seventh Prize
Any two (2) of the First Set of Numbers + None (0) of the Second Set of Numbers	24.449949	\$8	Eighth Prize
Any one (1) of the First Set of Numbers + One (1) of the Second Set of Numbers	15.647967	\$8	Ninth Prize
Overall Odds	8.467665		

C. Prize Liability Limitation

1. 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 Selling Lotteries so that the aggregate liability for Prizes in such Drawing shall not exceed the Liability Limit.
2. Grand Prize Payout — Except as provided in these Game Specific Rules and the national game rules adopted by the Game Administrator, the Grand Prize shall be paid either as an Annuity or lump sum cash. A Grand Prize payout shall be divided equally among the number of Grand Prize-Winning Plays as set forth below. Under certain circumstances, as described in these Game Specific rules, the Grand Prize is required to be paid in a single, lump sum cash payment and no annuitized payment option is available.
 - a. One Grand Prize-Winning Play Among the Selling Lotteries. If there is one (1) Grand Prize- Winning Play, the annuitized Prize value will be \$1,000,000 per year for Life, paid in annual installments, or a one-time lump sum cash Prize payment of \$18,000,000. The Grand Prize-Winning Play purchaser may choose the cash option as an alternative to the annuity option.
 - b. Two to Twenty Grand Prize-Winning Plays Among the Selling Lotteries. If there is more than one (1) and fewer than or equal to twenty (20) Grand Prize-Winning Plays, the annuitized payment based on an annuitized Prize value of \$1,000,000 per year will be divided by the total number of Grand Prize-Winning Plays. The minimum annuitized Prize value for this category will be \$50,000 per year for life. The two (2) to twenty (20) Grand Prize-Winning Play Purchasers may choose the cash option as an alternative to the annuity option.
 - c. Twenty-One or More Grand Prize-Winning Plays Among the Selling Lotteries. If there are twenty-one (21) or more Grand Prize-Winning Plays, no annuity option shall be available. Rather, the Grand Prize cash value shall be divided equally among all Grand Prize-Winning Plays and paid in one lump sum cash payment per each winning Play that has been claimed and validated. The minimum Grand Prize value for each of the twenty-one (21) or more Grand Prize-Winning Plays shall be not less than the lowest tier Prize paid for the same Drawing.

3. Second Level Prize Payouts — Except as provided in these Game Specific Rules and the national game rules adopted by the Game Administrator, the Second Level Prize shall be paid either as an Annuity or lump sum cash. For each Second Level Prize Winning Play, the annuitized Prize value will be \$100,000 annually for Life, paid in annual installments, or a one-time lump sum cash Prize payment, unless a Liability Limit would be exceeded.
 - a. One to Twenty Second Level Prize-Winning Plays Among the Selling Lotteries. If there are between one (1) and twenty (20) Second Level Prize-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 Play Purchasers may choose the cash option of \$2,200,000 as an alternative to the annuity option.
 - b. Twenty-One or More Second Level Prize-Winning Plays Among the Selling 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 Selling 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.
4. Third Level Prize Payouts — The third level Prize payout will be paid as a \$7,500 Fixed Prize and paid in one single cash payment.
5. Fourth Level Prize Payouts — The fourth level Prize payout will be paid as a \$500 Fixed Prize and paid in one single cash payment.
6. Fifth Level Prize Payouts — The fifth level Prize payout will be paid as a \$250 Fixed Prize and paid in one single cash payment.
7. Sixth Level Prize Payouts — The sixth level Prize payout will be paid as a \$50 Fixed Prize and paid in one single cash payment.
8. Seventh Level Prize Payouts — The seventh level Prize payout will be paid as a \$25 Fixed Prize and paid in one single cash payment.
9. Eighth and Ninth Level Prize Payouts — The eighth and ninth level Prize payouts will be paid as a \$8 Fixed Prize each and paid in one single cash payment.

D. Life Annuity Requirements and Restrictions

1. Minimum Annuity Period — An Annuitant shall be paid their appropriate Grand Prize share or Second Level Prize share on an annual basis for life, or for the twenty (20) year term of the Guaranteed Annuity Portion, whichever is longer.
 - a. 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 Game Specific Rules.
 - b. 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 Iowa Lottery's administrative rules and other applicable Iowa law.
2. Proof of Life — Prior to the beginning of payment of the Deferred Annuity Portion, the Iowa Lottery shall seek proof of life from the Annuitant for the purpose of verifying that the Annuitant is still alive.
 - a. Responsibilities of the Iowa Lottery. The Iowa Lottery shall send an affidavit letter to the Annuitant requesting proof of life prior to payment of the Deferred Annuity Portion. A proof of life affidavit letter will be sent to the Annuitant each subsequent year prior to the next scheduled installment payment.

- b. Responsibilities of the Annuitant. The Annuitant shall sign the affidavit letter and the letter shall bear the seal of a notary public. The affidavit letter shall be returned to the Iowa Lottery.
 - c. Failure to Complete Affidavit. If the Annuitant fails to provide a signed and notarized affidavit letter, the Iowa Lottery shall not make any further Deferred Annuity Portion payments. However, when, in the Administrator'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 Iowa 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.
 - d. Death of an Annuitant. In no event shall installment payments be made in the Deferred Annuity Portion of the annuity option after the Annuitant's death.
3. Address Information — It shall be the Prizewinner's responsibility to provide the Iowa Lottery with any updated information regarding the address to which Prize installments will be mailed even if a full annual payment or multiple payments have been assigned to a third party.

SECTION 7 – CLAIMS AND VALIDATIONS

A. *In General*

1. Claims related to and validations of Winning Tickets sold by the Iowa Lottery shall be processed by the Iowa Lottery. Winning Tickets purchased from any other Selling Lottery are subject to the claim and validation procedures of the other Selling Lottery.
2. The Iowa Lottery, any other Selling Lottery, and the Game Administrator shall not be responsible for Prizes that are not claimed following the proper procedures as determined by the Selling Lottery.
3. Iowa Lottery Prizes, including Prizes in this Game, are subject to state and federal income tax withholding and to the State of Iowa's setoff program.

B. *Claims*

1. Claim Limitation Period — All Prizes must be claimed within one hundred eighty (180) days of the valid Drawing date for which the Winning Ticket was purchased.
2. Form of Claim — All Prize claims must be submitted to the Iowa Lottery in writing within the Claim Limitation Period and in the form and manner prescribed by the Iowa Lottery.
3. Payout Election — In the event the Claimant wins the Grand Prize or the Second Level Prize, the Claimant must make an irrevocable election of the cash option or the annuity option in writing within sixty (60) days of the date the Claimant becomes entitled to such Prize. The Claimant's written, irrevocable election must be signed by the Claimant. The payout election shall be made in the form and manner indicated by the Iowa Lottery.
4. Minor Claimants — In the event the Claimant is a minor, claims shall be made in accordance with the provisions of Iowa Code chapter 99G and Iowa Administrative Code 701 chapter 1101.
5. Claim Errors — The Iowa Lottery shall not be responsible to a Claimant for Plays redeemed in error by a Retailer.
6. Unclaimed Prizes — If the Grand Prize goes unclaimed, all funds collected by the Game Administrator to pay a Grand Prize shall be returned to the Selling Lotteries in proportion to the sales from each Selling Lottery. An unclaimed Prize shall not be considered unclaimed property.

C. *Ticket and Play Validations*

1. Ticket Validation
 - a. To be eligible for a Prize, the Play must have been issued on a Ticket by a Retailer.
 - b. Tickets are void if:
 - i. The Ticket is stolen, unissued, unreadable, mutilated, altered, reconstituted, counterfeit in whole or in part, miscut, defective, tampered with, printed or produced in error, or blank or partially blank; or
 - ii. The printing is irregular; or
 - iii. Apparent or asserted symbols are not confirmed by validation number; or
 - iv. The Ticket fails any of the Iowa Lottery's other validation tests.
2. The Winning Play must have been recorded on the Central Gaming System prior to the Drawing, 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 Iowa Lottery's Central Gaming System, the Play information accepted by the Iowa Lottery's Central Gaming System shall be the valid Play.
3. A Ticket matching all Game play, serial number, and other validation data recorded in the Iowa Lottery's Central Gaming System shall be the only valid proof of a Play and the only valid receipt for claiming or redeeming any Prize.
4. To be a valid Play and eligible to receive a Prize, a Player's Ticket shall satisfy all the requirements established by a Selling Lottery for validation of Plays sold through its Central Gaming System, any other validation requirements adopted by the Selling Lotteries, and the Game Administrator's security requirements. The Selling Lotteries shall not be responsible for Tickets that are altered in any manner.
5. Except as may be permitted by the Selling Lottery, under no circumstances will any Prize be paid without an official Ticket matching all Play requirements, serial number, and other validations required by these Game Specific Rules and the national game rules adopted by the Game Administrator, and additional validation data residing in the Selling Lottery's Central Gaming System. Such Ticket shall be the only valid proof of the Play and the only valid receipt for claiming or redeeming such Prize.
6. In addition to the above, to be deemed a valid, Winning Play, all the following conditions must be met:
 - a. The validation data must be present in its entirety and must correspond, using the computer validation file, to the number selections printed on the Winning Play displayed on a Ticket for the date of the applicable Drawing;
 - b. The Play numbers, validation data, and the purchase date of an apparent Winning Play must appear on the official file of Winning Plays, and a Play with that exact data must not have been previously paid;
 - c. The Play must not be misregistered, or a voided Ticket pursuant to section 7.B.1.c. above, and the Play's Ticket must not be defectively printed or printed or produced in error to an extent that it cannot be processed by the Selling Lottery that issued the Play;
 - d. The Ticket must have been issued by an authorized Retailer of the Selling Lottery and printed on paper in compliance with MUSL Rule 2;
 - e. In submitting a Play for validation, the Claimant agrees to abide by all applicable laws, all rules and regulations, instructions, conditions, and final decisions of the Administrator;
 - f. There must not be any other breach of these Game Specific Rules in relation to the Play that, in the

opinion of the Administrator, justifies invalidation; and

- g. The Play must be submitted to the Selling Lottery that issued it.

D. *Validation Failures*

1. In the event a Play does not meet the Play Validation Requirements and is not paid by the Iowa Lottery, any dispute shall be governed by section 10, below.

SECTION 8 – PAYMENT

- A. **Process for Prize Payments** — If a written claim has been made within the applicable Claim Limitation Period, and all validation requirements established by these Game Specific Rules and the Iowa Lottery have been met, Prizes will be paid through the Iowa Lottery in accordance with the Iowa Lottery’s internal policies and procedures for Prize payment.
- B. **Assignment of Prize** — There shall be no assignment of Prizes except as permitted by Iowa Administrative Code rule 701—1101.5 and any other applicable provision of law.
- C. **Tax and Setoff** — The Iowa Lottery will calculate and withhold all applicable state and federal taxes from any Prize prior to payment. The Iowa Lottery will also determine and withhold any required amount from a Prize to satisfy a debt subject to the State of Iowa’s setoff program.

SECTION 9 – INELIGIBLE PLAYERS

- A. Plays shall not be purchased, and a Prize won by any Play either in whole or in part, shall not be paid to any of the following persons:
 1. Any person prohibited from purchasing a ticket or share issued by the Iowa Lottery Division or prohibited from being paid a prize by the Iowa Lottery Division under Iowa Code section 99G.31(3)(g) and (h); and,
 2. Any person who has signed up for the Iowa Lottery’s voluntary self-exclusion program, including but not limited to those persons who have requested removal from the program, but who have not yet received confirmation of their reinstated ability to play games offered by and receive prizes paid by the Iowa Lottery; and,
 3. An employee of the Game Administrator; and,
 4. Any person residing in the same household of an individual described in sections 9.A.1. or 9.A.2. of these Game Specific Rules; and,
 5. Any person designated as ineligible to play the Game in any other Selling Lottery jurisdiction shall be also ineligible to play the Game in Iowa and all other Selling Lottery jurisdictions.
- B. Any person under the age of twenty-one (21) is prohibited from purchasing a Play in Iowa. However, a person under the age of twenty-one (21) who is the recipient of an otherwise lawfully purchased and transferred Ticket as permitted by Iowa Code section 99G.30(3) and Iowa Administrative Code rule 701 chapter 1101 may receive a Prize.

SECTION 10 – APPLICABLE LAW AND DISPUTES

A. *Applicable Law*

1. In purchasing a Play, or attempting to claim a Prize, Purchasers and Claimants agree to comply with and

abide by all applicable laws, rules, regulations, procedures, and decisions of the Iowa Lottery, and by directives and determinations of the Administrator.

2. Except as in these Game Specific Rules, all rules and regulations of the Iowa Lottery shall govern the operation of the Game. All determinations of Winning Tickets shall be made by the Administrator, whose judgment shall be final.
3. All winners, Tickets, and transactions are subject to the Iowa Lottery's rules and regulations and all other applicable state law.
4. In the event the Game is no longer offered by the Iowa Lottery, Iowa state law will govern the process by which the Iowa Lottery will use any amount it may have in a Prize reserve account.

B. Limitation of Liability

1. It shall be the sole responsibility of the Player to verify the accuracy and readability of the information printed on a Ticket at the time of purchase. After the Player leaves a Retailer location, neither a Retailer nor the Iowa Lottery shall be liable for any errors in the accuracy and readability of a Ticket occurring for any reason.
2. The Iowa Lottery shall not be responsible for lost or stolen Tickets.
3. The Iowa Lottery shall not be liable to pay any Prize upon a Play purchased, claimed, or sold in violation of these Game Specific Rules or the laws, administrative rules, procedures, and decisions of the Iowa Lottery; any such Prize claimed but unpaid shall constitute an Unclaimed Prize under these Game Specific Rules.

C. Final Determinations

1. Consistent with Iowa Code chapter 99G, decisions made by the Administrator, including but not limited to the declaration of Prizes, the payment or transfer thereof, and the interpretation of these Game Specific Rules shall be final and binding on all Play Purchasers and on every person making a Prize claim in respect thereof in this state.

D. Disputes

1. Any claims or litigation relating to the Plays or Tickets may only be brought against the Selling Lottery in the jurisdiction where the Plays or Tickets were purchased. Any claims or litigations relation to Plays or Tickets 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.
2. Nothing in these Game Specific Rules shall be construed as a waiver of any defense or claim the Iowa Lottery, any other Selling Lottery, or the Game Administrator may have in any litigation, including in the event a Player or Prize Claimant pursues litigation against the Iowa Lottery, any other Selling Lottery or the Game Administrator, or their respective officers, directors, or employees.

E. Exclusive Remedy

1. The liability of the Iowa Lottery for Tickets printed or produced in error or for defective Tickets shall be limited to the replacement of the defective Ticket with another unplayed Ticket or reimbursement of the holder of the Ticket of the retail sales price of the Ticket.
2. In the event a Play does not meet the Iowa Lottery's validation requirements and is not paid by the Iowa Lottery,

and a dispute occurs as to whether the Play is a Winning Play at any Prize Level, the Iowa Lottery may, at its option, replace the Play. Replacement of the Play shall be the sole and exclusive remedy of the Player.