

OFFICE OF THE ARKANSAS LOTTERY
ARKANSAS LUCKY FOR LIFE RULES

A. General Provision

1. The Arkansas Lucky for Life Rules are comprised of (1) the Arkansas Scholarship Lottery Act; (2) the Office of the Arkansas Lottery (OAL) Operational Rules; (3) the OAL Rules for Claims in Contract or Tort; (4) the Lucky for Life Official Game Rules, and (5) the Arkansas Lucky for Life Rules. Each numbered item cited above shall have equal weight unless there is an inconsistency between or among the documents, in which case the document listed first shall be controlling.
2. OAL is a Licensee Lottery in the Lucky for Life group of lotteries, referred to as the "Party Lotteries."
3. These rules may be amended at the OAL's discretion.

B. Ticket Purchases

1. Each play costs two dollars (\$2.00).
2. Play(s) purchased are valid for draw(s) indicated on the ticket only.
3. Plays may be entered manually by a retailer using the lottery terminal or through the use of an OAL-issued playslip.
4. Ticket sales will be suspended prior to drawings at 8:30 P.M. CT. Ticket sales will resume as soon as practicable following the draw.
5. If the player receives a damaged or illegible ticket or if the terminal fails to produce a ticket, the retailer shall provide the player with a new ticket. The retailer should retain the damaged ticket, if possible, and contact OAL.
6. Tickets cannot be canceled.

C. Game Play

1. A play is one (1) set of six (6) numbers: five (5) different numbers, from one (1) to forty-eight (48), and one (1) number from one (1) to eighteen (18), which is the Lucky Ball number. The Lucky Ball number may be the same as a one of the first five numbers selected in the play.
2. Play(s) are marked on a playslip or communicated directly to the retailer to enter manually in the lottery terminal. The terminal will generate a ticket(s) with the corresponding play(s).

3. When using a playslip, the player should make a heavy vertical mark in the appropriate boxes on each panel. Only blue or black ink or pencil should be used on the playslip. Red will not be accepted. If a player makes an error in number selection, the VOID box for that play should be marked. A player should not erase any item on the playslip. Up to five (5) plays may be marked on a single playslip.
4. A player may choose to have any or all of the numbers randomly generated by the terminal. The Quick Pick (QP) option may be marked on the playslip or communicated to the retailer to select manually.

D. Multi Draws

1. A play is valid for the next upcoming draw only. To play multiple upcoming draws, the player should request from two (2) to twenty (20) Multi Draws either on the playslip or through the retailer.
2. Multi Draws will include and be consecutive from the next upcoming draw. Draws cannot be skipped or selected for some nonconsecutive draw(s) in the future.
3. Each Multi Draw play selected will add two dollars (\$2.00) per play to the ticket price.
4. The range of draw dates for which the ticket is valid will be printed on the ticket.
5. If a player cashes a ticket with draw(s) remaining, the player must ensure that the retailer returns a reissued ticket to the player.

E. Drawings

1. Drawings are held seven (7) days a week at 9:38 P.M. CT.
2. Five (5) numbers are drawn followed by one (1) Lucky Ball number.
3. The player may match the first five (5) numbers drawn in any order.

F. Prizes and Odds

1. Lucky for Life Prizes and Odds Table

Matching Numbers	Prize Amount	Winning Odds**
5 of 5 + Lucky Ball	\$7,000 a WEEK for LIFE*†	1 in 30,821,472
5 of 5	\$25,000 a YEAR for LIFE*†	1 in 1,813,028
4 of 5 + Lucky Ball	\$5,000*	1 in 143,356
4 of 5	\$200	1 in 8,433
3 of 5 + Lucky Ball	\$150	1 in 3,413
3 of 5	\$20	1 in 201
2 of 5 + Lucky Ball	\$25	1 in 250
2 of 5	\$3	1 in 15
1 of 5 + Lucky Ball	\$6	1 in 50
0 of 5 + Lucky Ball	\$4	1 in 32
**Odds rounded to whole numbers	Overall Odds:	1 in 7.8
* In cases of multiple winners, prizes amounts may be split. Certain “for life” prize limitations may apply. †Twenty (20) year minimum prize payments.		

2. The holder of a winning ticket may win only one (1) prize per play in connection with the winning Lucky for Life numbers drawn, and shall be entitled only to the prize won by those numbers in the highest matching prize category.

3. Prize Payouts and Liability Limits:

- i. The Top Prize is won by matching all five (5) numbers and the Lucky Ball number selected in a draw.
 - a. 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 forth in the Published Notice.
 - b. Two (2) to fourteen (14) Top Prize winners, the 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 will be five hundred dollars (\$500.00) a week for life. The amount of the Cash Option for this category will be the amount of the Top Prize Cash Option set forth in the Published Notice divided by the total number of Top Prize Winners.
 - c. 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), and shall be split equally and paid in one (1) lump-sum cash payment, without an annuitized payment option.

- ii. The Second Prize is won by matching all five (5) numbers, but not the Lucky Ball number selected in a draw.
 - a. One (1) to twenty (20) Second Prize winners; the annuitized prize value will be twenty-five thousand dollars (\$25,000.00) per year for life. The amount of the Cash Option for this category will be set forth in the Published Notice.
 - b. Twenty-one (21) or more winners, the Second Prize liability shall be capped at nine million four hundred thousand dollars (\$9,400,000), and shall be split equally and paid in one (1) lump-sum cash payment, without an annuitized payment option.
- iii. The Third Prize is won by matching four (4) of the five (5) numbers and the Lucky Ball number in a selected draw.
 - a. The prize is a five thousand dollar (\$5,000.00) set prize, with a minimum prize value of two hundred dollars (\$200.00) per winner.
 - b. If there are more than one thousand (1,000) Third Prize winners in a single drawing, the total prize liability of five million dollars (\$5,000,000) ($\$5,000.00 \times 1,000$) will be split equally among the winners.
4. The measurement of life of a Top Prize or Second Prize winner used to determine the duration shall be the natural life of the individual. If the 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 prize winner shall be twenty (20) years.

G. Claim Procedures

1. All plays selected on a playslip print on one (1) ticket. All winnings on a ticket are totaled.
2. Prizes of five hundred dollars (\$500.00) or less may be claimed at any OAL retailer, the OAL Claim Center, or by mail.
3. Prizes over five hundred dollars (\$500.00) may be claimed at the OAL Claim Center or by mail.
4. Prizes of one million dollars (\$1,000,000.00) or more must be claimed at the OAL Claim Center, 124 West Capitol Avenue, Little Rock, AR 72201 (1st Floor Union Plaza Building).
5. Prize claims under one million dollars (\$1,000,000.00) may be mailed to OAL, P.O. Box 3838, Little Rock, AR 72203. Prize claims must include a completed OAL claim form.

6. All prizes are subject to all applicable taxes and debt setoff. A prizewinner's ultimate tax liability will depend exclusively upon the winner's other personal income and deductions.

H. Claim Period and Ticket Responsibility

1. All prizes must be claimed within one hundred eighty (180) days of the draw date in which the prize was won. Any prize not claimed within that period and in the manner specified above will be forfeited.
2. It shall be the sole responsibility of the player to verify the accuracy of the game play(s) and draw date(s) printed on the ticket.
3. A ticket is a bearer instrument. Players should fill in the claim information in the space provided on the reverse side of the ticket and sign the ticket immediately after the purchase. The individual presenting a ticket for validation is presumed to be the owner of the ticket, and OAL assumes no liability for claims made by third parties.
4. Neither the playslip nor a terminal receipt shall constitute evidence of ticket purchase or of numbers selected. The printed ticket is the only valid receipt for claiming a prize.
5. OAL will not be responsible for lost or stolen tickets or for tickets lost in the mail, mailed to an incorrect address, or mailed to an address other than the address specified by OAL to receive prize claims.
6. OAL will not be responsible for tickets claimed by a player in error for a lower prize at a retailer.