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**OREGON STATE LOTTERY
DIVISION 94
WIN FOR LIFE**

October 1, 2009

177-094-0000 Definitions

For the purposes of the Win for Life game, the following definitions apply except as otherwise specifically provided in OAR Chapter 177 or unless the context requires otherwise:

(1) **“Board”** means that portion of the game slip through which a player, either manually or by indicating a Quick Pick, selects a set of four, two-digit numbers from one through seventy-seven which comprise a Win for Life prize category wager. There are five boards on each Win for Life game slip which, depending on the number of boards marked by the player, will produce up to five game plays per game slip.

(2) **“Exchange ticket”** means a computer-generated, printed paper issued by a terminal to replace a game ticket that had been purchased for play in consecutive Win for Life drawings and was validated as a winning ticket before the latest drawing appearing on the game ticket. An exchange ticket shall contain the exact game play and future drawing date(s) appearing on the validated game ticket it is replacing and shall have all other characteristics of a game ticket except as otherwise stated in these rules. An exchange ticket shall not contain a ticket price.

(3) **“Game play”** means the player selection of one set of numbers as their Win for Life prize category selection. The Win for Life selection, once properly submitted as described in OAR 177-094-0030, then prompts the terminal to automatically and randomly select fourteen additional sets of numbers. The first two of the fourteen sets apply to the \$50,000 prize category, the next four sets apply to the \$20,000 prize category, and the last eight sets apply to the \$10,000 prize category. All fifteen sets of numbers appear on a ticket for a particular drawing each of which shall be compared to the winning numbers selected at the drawing(s) and appearing on the ticket to determine the prize or multiple prize payment that may be claimed.

(4) **“Game ticket”** or **“ticket”** means a computer-generated, printed paper issued by a terminal as a receipt for the game play selected by a player and which contains the following: the caption “Win for Life,” one game play, the date(s) of the drawing(s) in which the ticket shall be played, the number of consecutive drawings on which the ticket shall be played, the identifying number for each drawing, the price of the ticket, a six-digit retailer number, a serial number, and a bar code.

(5) **“Prize category”** means a subset of the prize structure described in OAR 177-094-0080 which describes the value of the Win for Life prizes.

(6) **“Quick Pick”** means the random selection of numbers by a terminal which appear as the game play on a ticket.

(7) **“Set”** means the four, two-digit numbers from one through seventy-seven which are selected by either the player or the terminal as Win for Life wagers.

(8) **“Draw game terminal”** or **“Terminal”** has the meaning set forth in OAR 177-070-0005(4).

(9) **“Winning numbers”** means the four numbers, from one to seventy-seven randomly selected at each drawing, as described in OAR 177-094-0050, which are used to determine whether the game ticket contains winning game plays.

177-094-0010 Game Description

(1) Win for Life is a Lottery game based on fifteen horizontal sets of numbers.

(2) Each of the fifteen sets of numbers that match the winning numbers as prescribed by OAR 177-094-0080(1) selected at each drawing on the date(s) indicated on the player’s ticket determine any prize amount won.

177-094-0020 Price

(1) **General:** The minimum price of a ticket for a single drawing is \$2.

(2) **Consecutive Drawings:** The price of a ticket for play in consecutive drawings shall be the price of a ticket for a single drawing (\$2.00) multiplied by the number of consecutive drawings in which the ticket will be played. The minimum ticket price for consecutive drawings is \$4.00 (\$2 x 2 consecutive drawings = \$4). A player may purchase tickets for future consecutive drawings up to the maximum permitted by the Lottery.

(3) **Game Boards:** A game slip contains five boards. Each of the five boards may be used by a player to purchase a single ticket. Therefore, a game slip may be used to purchase up to five tickets. Any game slip indicating a total ticket purchase price greater than that permitted by the Lottery shall be automatically rejected by the terminal.

177-094-0030 Ticket Purchase, Characteristics, and Restrictions

(1) **General:** Win for Life tickets may be purchased every day of the year during the hours of operation of the Lottery’s central computer system and a Lottery retailer’s business hours.

(2) **Ticket Purchase:** Tickets may be purchased either from a terminal operated by a retailer, i.e., a clerk-operated terminal, or from a terminal operated by the player, i.e., a player-operated terminal. To play Win for Life, a player must:

- (a) Complete a game slip for input into a clerk-operated terminal or player-operated terminal:
- (b) Request a Quick Pick from a clerk; or
- (c) Request a Quick Pick using a player-operated terminal.

(3) Completing a Game Slip:

- (a) A player must choose a game play or game plays by one of two methods:
 - (A) A player may select four two-digit numbers from one to seventy-seven on a board on a game slip; or
 - (B) The player may select the Quick Pick option on a board on a game slip.
- (b) A player may choose from one to five game plays per game slip by utilizing one or more of the five boards.
- (c) A player must indicate if the game play is to be played in consecutive drawings.

(4) Purchasing a Ticket from a Clerk-Operated Terminal:

- (a) After the player completes a game slip and submits it along with the price of the ticket(s) to the clerk, the clerk shall use the terminal to issue the ticket(s) to the player.
- (b) Alternately, the player may submit the price of the ticket(s) to a clerk and request that a clerk, without using a game slip, electronically submit a player's Quick Pick game play selection through the terminal and request game play for a single drawing or consecutive drawings.

(5) Purchasing a Ticket from a Player-Operated Terminal:

- (a) A player may purchase a ticket from a player-operated terminal by following the instructions appearing on the screen of the terminal.
- (b) Once the player has completed the game slip, inserted it along with the purchase price of the ticket(s) into the terminal, the terminal will issue the ticket(s) to the player.
- (c) Alternately, the player may request a Quick Pick game play selection without using a game slip through a player-operated terminal by selecting the Win for Life game option, indicating the number of consecutive drawings to be played, and inserting the purchase price of the ticket. The terminal will then issue a ticket to the player.

177-094-0040 Cancellation of Tickets

A player may cancel a Win for Life ticket for a single drawing or consecutive drawings. To cancel a ticket, a player must follow the procedure in OAR 177-046-0060.

177-094-0050 Drawings

(1) Win for Life drawings shall normally take place every Monday, Wednesday, and Saturday at approximately 7:30 P.M or at other times as determined by the Director.

(2) Each drawing shall randomly select four, two-digit numbers from a possible seventy-seven numbers from one to seventy-seven which shall be the winning numbers. The winning numbers selected at each drawing shall be generated through the use of a computer-driven random number generator.

177-094-0060 Ticket Validation Requirements

(1) For a ticket to be valid and eligible to receive prize payment, the ticket must be validated in accordance with the provisions of OAR Chapter 177.

(2) A game ticket containing a winning game play which was also wagered in subsequent, consecutive drawings may be validated prior to the occurrence of future drawings for which the game ticket was purchased. An exchange ticket shall be issued at the time the original game ticket is validated for the remainder of the drawings appearing on the validated game ticket. An exchange ticket shall also be issued at the time a previously issued exchange ticket is validated for the remainder of the drawings appearing on the validated exchange ticket.

177-094-0080 Prizes

(1) Prizes for a winning ticket are determined by matching each horizontal set in the ticket's game play with the winning numbers from the relevant drawing.

Prize Category	Match	Win	Odds
Win for Life	Match all four numbers within the Win for Life prize category horizontal set of numbers to the winning numbers	\$1,000 per week for life	1:1,353,275
\$50,000	Match all four numbers within a \$50,000 prize category horizontal set of numbers to the winning numbers	\$50,000	1:676,638
\$20,000	Match all four numbers within a \$20,000 prize category horizontal set of numbers to the winning numbers	\$20,000	1:338,319
\$10,000	Match all four numbers within a \$10,000 prize category horizontal set of numbers to the winning numbers	\$10,000	1:169,159
Any Three Numbers	Match three numbers within a Win for Life, \$50,000, \$20,000, or \$10,000 prize category horizontal set of numbers to the winning numbers	\$25.00	1:309

Any Two Numbers	Match two numbers within a Win for Life, \$50,000, \$20,000, or \$10,000 prize category horizontal set of numbers to the winning numbers	\$2.00	1:6
No Numbers	No numbers in a game play match the winning numbers	\$3.00	1:26
	Any Prize		1:4.63

(2) The number of prizes for the Win for Life game is not predetermined by the Lottery. The overall prize percentage payout for the Win for Life game is estimated at approximately 65% over time, but the actual prize payout may vary from day-to-day and year-to-year due to factors that include, but are not limited to, the numbers of players participating each day and the number of winning wagers.

(3) In the event of a dispute over the value of a prize or whether a ticket contains winning numbers, the Director's determination is controlling.

(4) (a) Subject to the validation requirements in OAR 177-094-0060, for each drawing, a player may receive multiple prizes on each ticket for which a ticket containing a winning game play is eligible.

(b) Only the top-prize associated with each set of numbers within the Win for Life, \$50,000, \$20,000, and \$10,000 prize categories shall be paid.

(5) Prize payments must be claimed, and shall be made, in accordance with the provisions of OAR 177-070-0025.

(6) All prizes resulting from a ticket shall be paid in one lump-sum except for the Win for Life prize of \$1,000 per week for life.

(7) Win for Life Top Prize:

(a) Only one natural person may claim and receive payment of the Win for Life top prize of \$1,000 per week for life per winning ticket. A Win for Life top prize cannot be shared by multiple owners of a single winning ticket. In the event a single winning ticket is owned by more than one natural person, the individual owners with an ownership interest in the ticket must identify the natural person who will receive the top prize on a form provided by the Lottery.

(b) The Win for Life top prize is \$1,000 per week for life and shall be paid, based upon a selection made by the winner, either as:

(A) A prize payment of \$1000 each week of a 12-month year beginning on the date prize payment is initiated upon validation of the winning ticket; or

(B) One annualized prize payment equal to the sum of all the weekly prize payments which would be paid to a winner during a specific 12-month year

beginning on the date prize payment is initiated upon validation of the winning ticket.

(c) The Win for Life top prize of \$1,000 per week for life will be paid to the winning player until such time as the winning player dies at which time all further prize payments shall cease.

(d) Notwithstanding subsection (c) of this section, if the prize winner dies within five years of the date of prize validation, the Lottery shall pay any remaining prize payments the prize winner would have received within the first five years after prize validation in one lump sum to the individual designated on a beneficiary designation form or to the prize winner's estate.

(e) Election of Payment Schedule:

(A) At the time of the validation of a winning Win for Life ticket for the top prize of \$1000 per week for life, the winner of that prize must elect either the weekly or annual prize payment schedule described in subsection (b) of this section. A winner who elects the annual payment schedule cannot subsequently convert to the weekly payment schedule. The election of the annual payment schedule is irrevocable. A winner who elected the weekly payment schedule may convert to the annual payment schedule at any time, and the Lottery will issue payment to the winner for the sum of the remaining weekly payments from that date to the next anniversary date. Subsequent annual payments will be made on the anniversary date.

(B) Notwithstanding subsection (A) of this subsection and subsection (g) of this section, when a search of delinquent child support obligors performed pursuant to ORS 461.715 and OAR 177-010-0090 Child Support Validation Check results in a positive match with the prize winner and the Division of Child Support of the Department of Justice (DOJ) or its successor initiates garnishment proceedings, the winner of the Win for Life top prize of \$1,000 per week for life has no payment options from which to select and will be placed on the annual payment schedule as described in subsection (7)(b)(B) of this section. This placement on the annual payment schedule is irrevocable.

(C) Upon receipt of garnishment proceedings from DOJ directed to the Lottery for monies due or to become due to a winner receiving weekly payments under the Win for Life top prize, the Lottery will place that winner on the annual payment schedule as described in subsection (7)(b)(B) of this section. Conversion of the winner's payment schedule from weekly to annual under this section of the rule is irrevocable. The Lottery shall make payments to such a winner as follows:

(i) Within a reasonable time after the disposition of the garnishment proceeding, the Lottery shall pay the winner the sum of the winner's weekly payments from the date the Lottery placed the winner's payments

on hold to the winner's next anniversary date less any amounts withheld pursuant to the garnishment proceedings and applicable tax laws.

(ii) The Lottery shall make any subsequent annual payments, less any amounts withheld pursuant to the garnishment proceedings and applicable tax laws, on the anniversary date of the validation of the prize.

(f) Limitation on Prize Amount for Multiple Top Prize Winners:

(A) Notwithstanding the \$1,000 per week amount referred to in this rule, if there are more than three individual winners of a Win for Life top prize of \$1,000 per week for life in a single drawing, the top prize payment per individual winner shall be limited to an amount equal to three times the top prize award divided by the number of actual top prize winners in that drawing.

(B) For example, if there are four top prize winners in a single drawing and the prize payment year contains 52 weeks, then $52 \text{ weeks} \times \$1,000 \times 3 = \$156,000$ divided by 4 winners = \$39,000 annual prize payment per each winner. If a winner has selected the weekly payment schedule, then the calculated annual prize payment shall be divided by the number of weeks in that prize payment year to arrive at the winner's weekly payment amount. In the above example, the \$39,000 annual prize amount shall be divided by 52 weeks for a weekly payment of \$750 to a winner on the weekly payment schedule less applicable taxes.

(C) Subsequent events, including, but not limited to, the death of one of the prize winners, shall not alter the other winners' original pro rata share of the calculated prize amount.

(g) Prize payment is initiated upon validation of the winning ticket and will continue to be paid weekly or annually in accordance with the payment provisions contained in subsection (e) of this rule.

(h) After the initial prize payment issued to a Win for Life top prizewinner, the Lottery shall pay both weekly and annualized Win for Life prize installments via electronic funds transfer in the usual course of Lottery business.

(i) Annual Affidavit Required:

(A) Once each year and no earlier than thirty days prior to the anniversary of the original validation date, a winner of a Win for Life top prize of \$1,000 per week for life shall provide the Lottery with an affidavit on a form provided by the Lottery, signed by the winner, bearing the seal of a notary public, verifying the winner is living, containing the winner's current address, and a bank account number to which the prize shall be paid.

(B) If a winner of a Win for Life prize of \$1,000 per week for life does not provide the Lottery with the affidavit described in subsection (i)(A) of this section, then the Lottery shall not make further prize payments to the winner. If

the failure of a winner to provide the affidavit continues to the next anniversary of the validation date, the remainder of the prize shall be terminated.

(C) Notwithstanding subsection (i)(B) of this section, when it is reasonable and prudent to do so based on the facts underlying a winner's failure to provide an annual affidavit, the Director may authorize prize payment even though an affidavit has not been provided or is not timely provided. No interest shall be paid by the Lottery on the value of the prize during the period a prize remained unclaimed.

(j) If a winner of a Win for Life prize of \$1,000 per week for life dies after five years have elapsed from the date of validation and if a sequence of weekly prize payments are paid over the course of the year in which the prize winner dies or if a single annual prize payment has been paid prospectively to the winning player for that year, the prize could be overpaid. It is the policy of the Lottery that the difference between the prize that should have been paid based on the date of the death of the prize winner relative to the anniversary date of validation of the prize and the prize amount that was actually paid during the year in which the winner died will not be subject to reimbursement by the Lottery. Any prize payment paid after the year in which the winner dies relative to the anniversary date of validation of the prize shall be subject to reimbursement to the Lottery.

(k) A Win for Life top prize of \$1,000 per week for life is based on the unknown duration of the life of the prizewinner and is therefore a prize of unspecified value and uncertain periodicity. Consequently, a Win for Life top prize of \$1,000 per week for life is not a future periodic prize payment as described in ORS 461.253(1) and cannot be assigned, gifted, sold, or transferred in any manner from the winner to another person or entity except under the circumstances as described in subsection (d) of this rule.

177-094-0085 Retailer Selling Bonus

For the purposes of OAR 177-040-0025(3)(a), and notwithstanding OAR 177-040-0025(3)(b), a retailer who sells any winning and validated Win for Life top prize of \$1,000 per week for life shall receive a bonus of \$13,000 which is based on one percent (1%) of an estimated prize value of \$52,000 per year paid over a period of 25 years ($\$52,000 \times 25 = \$1,300,000 \times .01 = \$13,000$).

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