

**MINNESOTA STATE LOTTERY
GAME PROCEDURES
“WIN FOR LIFE GAME BOOK”
SCRATCH GAME NO. 779**

ADOPTED: DECEMBER 5, 2011

**MINNESOTA STATE LOTTERY
GAME PROCEDURES
SCRATCH GAME NO. 779**

1.0. Name of Game

The name of Scratch Game No. 779 is "WIN FOR LIFE GAME BOOK".

1.1. Price of Scratch Ticket

- A. Tickets for Scratch Game No. 779 shall be twenty dollars (\$20.00) per Ticket.
- B. A retailer may discount the sales price of a Ticket in this game if the reduction in price is part of a storewide discount promotion on all purchases (lottery and non-lottery) made by the player. The discount of the price of a Ticket shall not relieve the retailer from the obligation to pay the Lottery the full price of the Ticket as stated in this section.

1.2. Definitions

- A. "Bar Code" means the unique bar-coded representation of the game Pack-Ticket Number and the Validation Number. The Bar Code will be printed in black ink and be printed horizontally across the bottom of the back of the Ticket.
- B. "Display Printing" means that area of the Scratch Game Ticket outside of the area where the Play Symbols appear.
- C. "Pack" means a Pack of fan-folded "WIN FOR LIFE GAME BOOK" Scratch Game Tickets that are attached to each other by perforations the retailer tears when the retailer sells a Ticket. These fan-folded Tickets are packed in plastic shrink-wrapping and consist of 25 Scratch Game Tickets bearing a common Pack Number and having a Ticket number starting at 000 and continuing through 024.
- D. "Pack-Ticket Number" means the 13-digit code printed in the Pack-Ticket Number Font in black ink in positive on the back of each Ticket located above the Bar Code in the form 000-000000-0-000. Numbering begins with 779-000001-1-000 (the 1 is an example and does not reflect the actual check digit calculation for this Pack Number).
- E. "Play Symbol" means the symbols that appear under the rub-off play area on the front of the Ticket. Each Play Symbol is printed in black ink in positive. There are fourteen (14) types of Play Symbols in the "WIN FOR LIFE GAME BOOK" scratch game: "Match for Life" Play Symbols, "Yours for Life Your Score" Play Symbols, "Yours for Life Their Score" Play Symbols, "Yours for Life Prize" Play Symbols, "Lucky 7s for Life" Play Symbols, "Lucky 7s for Life Prize"

Play Symbols, “Set for Life Winning Numbers” Play Symbols, “Set for Life Your Numbers” Play Symbols, “Set for Life Prize” Play Symbols, “Lovin’ Life Winning Numbers” Play Symbols, “Lovin’ Life Your Numbers” Play Symbols, “Lovin’ Life Prize” Play Symbols, “Amazing 8s for Life” Play Symbols and “Amazing 8s for Life Prize” Play Symbols. The possible Play Symbols are as follows:

1. “Match for Life” Play Symbols:

\$5	\$10	\$20	\$25	\$30	\$40	\$50	\$60	\$75	\$100
FIVE	TEN	TWENTY	TWEN-FIV	THIRTY	FORTY	FIFTY	SIXTY	SVTYFIVE	ONEHUN
\$200	\$500	\$1,000	\$5,000	\$50,000	LIFE				
TWOHUN	FIVHUN	ONETHOU	FIVTHOU	50 THOU	50K/YR/LIFE				

2. “Yours for Life Your Score” Play Symbols:

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
ONE	TWO	THREE	FOUR	FIVE	SIX	SEVEN	EIGHT	NINE	TEN	ELVN	TWLV	THTN	FRTN	FFTN
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
SXTN	SVTN	EGTN	NITN	TJTY	TUONE	TUTUO	TUTHR	TUFOR	TUFIV	TUSIX	TUSEV	TUEGT	TUNIN	THIRTY




















3. “Yours for Life Their Score” Play Symbols:

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
ONE	TWO	THREE	FOUR	FIVE	SIX	SEVEN	EIGHT	NINE	TEN	ELVN	TWLV	THTN	FRTN	FFTN
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
SXTN	SVTN	EGTN	NITN	TJTY	TUONE	TUTUO	TUTHR	TUFOR	TUFIV	TUSIX	TUSEV	TUEGT	TUNIN	THIRTY

4. “Yours for Life Prize” Play Symbols:

\$5	\$10	\$20	\$25	\$30	\$40	\$50	\$60	\$75	\$100
FIVE	TEN	TWENTY	TWEN-FIV	THIRTY	FORTY	FIFTY	SIXTY	SVTYFIVE	ONEHUN
\$200	\$500	\$1,000	\$5,000	\$50,000	LIFE				
TWOHUN	FIVHUN	ONETHOU	FIVTHOU	50 THOU	50K/YR/LIFE				

5. “Lucky 7s for Life” Play Symbols:

														
COIN	HSHOE	BELL	CHERRY	MOON	BNKRLL	RAINW	SUN	LADYBG	TRCHST	MNYBAG	GLD BAR	DIAMND	LEMON	STAR
														
POTGLD	HSHBNE	RABIT	DOUBLE											

6. “Lucky 7s for Life Prize” Play Symbols:

\$5	\$10	\$20	\$25	\$30	\$40	\$50	\$60	\$75	\$100
FIVE	TEN	TWENTY	TWEN-FIV	THIRTY	FORTY	FIFTY	SIXTY	SVTYFIVE	ONEHUN
\$200	\$500	\$1,000	\$5,000	\$50,000	LIFE				
TWOHUN	FIVHUN	ONETHOU	FIVTHOU	50 THOU	50K/YR/LIFE				

7. “Set for Life Winning Numbers” Play Symbols:

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
ONE	TWO	THREE	FOUR	FIVE	SIX	SEVEN	EIGHT	NINE	TEN	ELVN	TWLV	THTN	FRTN	FFTN
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
SXTN	SVTN	EGTN	NITN	TJTY	TUONE	TUTUO	TUTHR	TUFOR	TUFIV	TUSIX	TUSEV	TUEGT	TUNIN	THIRTY

8. “Set for Life Your Numbers” Play Symbols:

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
ONE	TWO	THREE	FOUR	FIVE	SIX	SEVEN	EIGHT	NINE	TEN	ELVN	TWLV	THTN	FRTN	FFTN
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
SXTN	SVTN	EGTN	NITN	TJTY	TUONE	TUTUO	TUTHR	TUFOR	TUFIV	TUSIX	TUSEV	TUEGT	TUNIN	THIRTY
														\$ \$
														DOUBLE

9. "Set for Life Prize" Play Symbols:



10. "Lovin' Life Winning Numbers" Play Symbols:



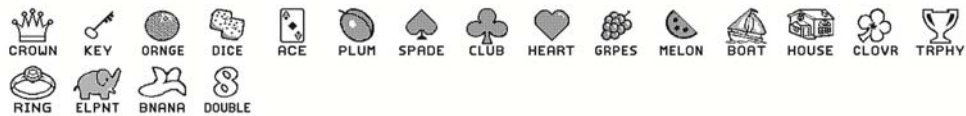
11. "Lovin' Life Your Numbers" Play Symbols:



12. "Lovin' Life Prize" Play Symbols:



13. "Amazing 8s for Life" Play Symbols:



14. "Amazing 8s for Life Prize" Play Symbols:



F. "Ticket" or "Scratch Game Ticket" or "Scratch Ticket" means a Minnesota "WIN FOR LIFE GAME BOOK" Scratch Game No. 779 Ticket.




G. "Validation Number" means a game-wide, unique 10-digit Validation Number printed in Validation Font in black ink in positive located on the front of the Ticket on the lower right portion and will be covered with the latex and overprint.


2.0. Determination of Prizewinners









A. The determination of prizewinners is subject to the general Ticket validation requirements set forth in Section 2.1. of these procedures, Minnesota Statutes Chapter 349A, Minnesota Rules Chapter 7857 and the requirements set out on the back of each Scratch Game Ticket.

B. To determine if a Ticket is a winning Ticket, the Validation Number printed on the front of the Ticket must be scanned or manually entered into a terminal

connected to the Lottery's computer system and the computer system must verify that the Ticket is a winning Ticket and the prize level of the winning Ticket. The revealing of the Play Symbols on the front of the Ticket does not determine if a Ticket is a winning Ticket. The revealing of the Play Symbols is offered for entertainment purposes only.

- C. An apparent prizewinner in the "WIN FOR LIFE GAME BOOK" scratch game is determined when the play area on the Ticket is rubbed off to expose the thirty-six (36) "Match for Life" Play Symbols, the ten (10) "Yours for Life Your Score" Play Symbols, the ten (10) "Yours for Life Their Score" Play Symbols, the ten (10) "Yours for Life Prize" Play Symbols, the thirty (30) "Lucky 7s for Life" Play Symbols, the ten (10) "Lucky 7s for Life Prize" Play Symbols, the four (4) "Set for Life Winning Numbers" Play Symbols, the twenty (20) "Set for Life Your Numbers" Play Symbols, the twenty (20) "Set for Life Prize" Play Symbols, the four (4) "Lovin' Life Winning Numbers" Play Symbols, the twenty (20) "Lovin' Life Your Numbers" Play Symbols, the twenty (20) "Lovin' Life Prize" Play Symbols, the thirty (30) "Amazing 8s for Life" Play Symbols and the ten (10) "Amazing 8s for Life Prize" Play Symbols.
- D. The holder of a Ticket that has three (3) like "Match for Life" Play Symbols in the same game of either "Game 1", "Game 2", "Game 3" or "Game 4" area of the "Match for Life" game on page 1 of 6 wins the amount indicated by one (1) of the (3) of the like "Match for Life" Play Symbols. If the three (3) like "Match for Life" Play Symbols are a  "Match for Life" Play Symbol, the player wins fifty thousand dollars (\$50,000.00) for life as set forth in Section 2.3.
- E. The holder of a Ticket that has a "Yours for Life Your Score" Play Symbol in the "Yours for Life" game on page 2 of 6 below the designation "Your Score" that is higher in value than the "Yours for Life Their Score" Play Symbol under the designation "Their Score" immediately to the right of the "Yours for Life Your Score" Play Symbol (in the same row to the right of the designation "Game 1", "Game 2", "Game 3", "Game 4", "Game 5", "Game 6", "Game 7", "Game 8", "Game 9" or "Game 10") wins the amount indicated by the "Yours for Life Prize" Play Symbol in that same row (immediately to the right of the "Yours for Life Their Score" Play Symbol). If the prize won is "Life" as designated by the  "Yours for Life Prize" Play Symbol, the player wins fifty thousand dollars (\$50,000.00) for life as set forth in Section 2.3.
- F. The holder of a Ticket that has two (2) like "Lucky 7s for Life" Play Symbols in the "Lucky 7s for Life" game on page 3 of 6 in the same row (to the right of the designation "Game 1", "Game 2", "Game 3", "Game 4", "Game 5", "Game 6", "Game 7", "Game 8", "Game 9" or "Game 10") wins the amount designated by the "Lucky 7s for Life Prize" Play Symbol immediately to the right of the three (3) "Lucky 7s for Life" Play Symbols in that row. The holder of a ticket that has a  "Lucky 7s for Life" Play Symbol wins two (2) times the amount indicated by the "Lucky 7s for Life Prize" Play Symbol in that row. If the prize won is

“Life” as designated by the  “Lucky 7s for Life Prize” Play Symbol, the player wins fifth thousand dollars (\$50,000.00) for life as set forth in Section 2.3.

- G. The holder of a Ticket whose “Set for Life Your Numbers” Play Symbols in the “Set for Life” game on page 4 of 6 below the designation “Your Numbers” (bottom portion of page 4 of 6) match any of the “Set for Life Winning Numbers” under the designation “Winning Numbers” (top portion of page 4 of 6) wins the amount indicated by the “Set for Life Prize” Play Symbol immediately below the “Set for Life Your Numbers” Play Symbol that matches any of the “Set for Life Winning Numbers” Play Symbols. If the ticket reveals a  “Set for Life Your Numbers” Play Symbol, the player wins two (2) times the amount indicated by the “Set for Life Prize” Play Symbol immediately below the  “Set for Life Your Numbers” Play Symbol. If the prize won is “Life” as designated by the  “Set for Life Prize” Play Symbol, the player wins fifty thousand dollars (\$50,000.00) for life as set forth in Section 2.3.
- H. The holder of a Ticket whose “Lovin’ Life Your Numbers” Play Symbols in the “Lovin’ Life” game on page 5 of 6 below the designation “Your Numbers” (bottom portion of page 5 of 6) match any of the “Lovin’ Life Winning Numbers” under the designation “Winning Numbers” (top portion of page 5 of 6) wins the amount indicated by the “Lovin’ Life Prize” Play Symbol immediately below the “Lovin’ Life Your Numbers” Play Symbol that matches any of the “Lovin’ Life Winning Numbers” Play Symbols. If the ticket reveals a  “Lovin’ Life Your Numbers” Play Symbol, the player wins two (2) times the amount indicated by the “Lovin’ Life Prize” Play Symbol immediately below the  “Lovin’ Life Your Numbers” Play Symbol. If the prize won is “Life” as designated by the  “Lovin’ Life Prize” Play Symbol, the player wins fifth thousand dollars (\$50,000.00) for life as set forth in Section 2.3.
- I. The holder of a Ticket that has two (2) like “Amazing 8s for Life” Play Symbols in the “Amazing 8s for Life” game on page 6 of 6 in the same row (to the right of the designation “Game 1”, “Game 2”, “Game 3”, “Game 4”, “Game 5”, “Game 6”, “Game 7”, “Game 8”, “Game 9” or “Game 10”) wins the amount designated by the “Amazing 8s for Life Prize” Play Symbol immediately to the right of the three (3) “Amazing 8s for Life” Play Symbols in that row. The holder of a ticket that has an  “Amazing 8s for Life” Play Symbol wins two (2) times the amount indicated by the “Amazing 8s for Life Prize” Play Symbol in that row. If the prize won is “Life” as designated by the  “Amazing 8s for Life Prize” Play Symbol, the player wins fifty thousand dollars (\$50,000.00) for life as set forth in Section 2.3.
- J. No portion of the display printing or any other extraneous matter whatever shall be usable or playable as part of the scratch game.

- K. The possible combined prizes that may be won from a single Ticket in the “WIN FOR LIFE GAME BOOK” scratch game are:

Ten Dollars (\$10.00)
Twenty Dollars (\$20.00)
Twenty-Five Dollars (\$25.00)
Thirty Dollars (\$30.00)
Forty Dollars (\$40.00)
Fifty Dollars (\$50.00)
Sixty Dollars (\$60.00)
Seventy-Five Dollars (\$75.00)
One Hundred Dollars (\$100.00)
Two Hundred Dollars (\$200.00)
Five Hundred Dollars (\$500.00)
One Thousand Dollars (\$1,000.00)
Five Thousand Dollars (\$5,000.00)
Fifty Thousand Dollars (\$50,000.00)
Fifty Thousand Dollars (\$50,000.00) a year for life

2.1. Ticket Validation Requirements

- A. To be a valid Scratch Game Ticket, all of the following requirements must be met:
1. a sufficient amount of the Validation Number and Pack-Ticket Number must be present and be legible in order to allow the information to be used to perform the Lottery’s official validation process to determine if the Ticket is a winner and the prize level of the winning Ticket;
 2. the Ticket must not altered, reconstituted or tampered with in any manner;
 3. the Ticket must not be counterfeit in whole or in part;
 4. the Ticket must have been issued by the Lottery in an authorized manner;
 5. the Ticket must not have been stolen nor appear on any list of omitted Tickets or non-activated Tickets on file at the Lottery;
 6. the Validation Number of an apparent winning Ticket must be verified as a winning Ticket on the Lottery’s computer system and the Ticket must not have been previously paid; and
 7. the Ticket must not be printed or produced in error.
- B. The Ticket must pass all additional validation tests provided for in these game procedures, the Lottery Statute (Minnesota Chapter 349A), the Lottery’s Prize

Payment Rules (Minnesota Rules Chapter 7857) and any confidential validation tests of the Lottery.

- C. Any Ticket not passing all the validation requirements is void and is ineligible for any prize.

2.2. Procedures for Claiming Prizes

- A. To claim the scratch game prize of ten dollars (\$10.00), twenty dollars (\$20.00), twenty-five dollars (\$25.00), thirty dollars (\$30.00), forty dollars (\$40.00), fifty dollars (\$50.00), sixty dollars (\$60.00), seventy-five dollars (\$75.00), one hundred dollars (\$100.00), two hundred dollars (\$200.00) or five hundred dollars (\$500.00), a player must sign the back of the Ticket in the space designated on the Ticket and present the winning Ticket to any lottery retailer or mail it to the Lottery at the address printed on the back of the Ticket. The lottery retailer shall verify the claim and, if valid, make payment of the amount due the player and physically void the Ticket. In the event the lottery retailer cannot verify the claim, the lottery retailer must provide the player with a claim form and instruct the player on how to file a claim with the Lottery. If the claim is validated by the Lottery, a check shall be forwarded to the player in the amount due. In the event the claim is not validated, the claim shall be denied and the player shall be notified promptly.
- B. To claim a prize of one thousand dollars (\$1,000.00) or five thousand dollars (\$5,000.00), the player must sign the winning Ticket, fill out a claim form and present both at any Lottery Regional Office or mail both to the Minnesota State Lottery at the address printed on the back of the Ticket. If the claim is validated by the Lottery, a check shall be forwarded to the player for payment in the amount due less any appropriate debt set-off under Minnesota Statutes, Chapter 270A and applicable federal and state withholding tax. In the event that the claim is not validated by the Lottery, the claimant shall be denied and the player shall be notified promptly.
- C. To claim a prize of fifty thousand dollars (\$50,000.00), the player must sign the winning Ticket, fill out a claim form and present both at the Minnesota State Lottery headquarters in Roseville, Minnesota. If the claim is validated by the Lottery, a check shall be forwarded to the player for payment in the amount due less any appropriate debt set-off under Minnesota Statutes, Chapter 270A and applicable federal and state withholding tax. In the event that the claim is not validated by the Lottery, the claimant shall be denied and the player shall be notified promptly.

2.3. Procedures for Claiming the \$50,000 a Year for Life Prize

- A. To claim a prize of fifty thousand dollars (\$50,000.00) a year for life, the player must sign the winning ticket, fill out a claim form and present both at the Minnesota State Lottery headquarters in Roseville, Minnesota. If the claim is validated by the Lottery, a check for the first payment shall be forwarded to the player for the amount due less any appropriate debt set-off under Minnesota

Statutes, Chapter 270A and applicable federal and state withholding tax. In the event that the claim is not validated by the Lottery, the claimant shall be denied and the player shall be notified promptly.

- B. A claim made by a person other than a natural person for the \$50,000.00 a year for life prize will be considered invalid.
- C. A winner of a \$50,000.00 a year for life prize will receive annual payments on January 10th of each year, less any appropriate debt set-off under Minnesota Statutes, Chapter 270A and applicable federal and state withholding tax. The winner is entitled to the annual payment for a particular year if they are living on January 3rd of that year.
- D. A winner of a \$50,000.00 a year for life prize must file a certification form on the 3rd of January after ten (10) years has elapsed since the winner claimed the prize and on the 3rd of January each year thereafter. The certification must be completed in full and be properly notarized. If a completed certification form is not filed by the date due, the Lottery may withhold payment of the prize until the form is filed. The Lottery will provide the winner with the certification form.
- E. If a winner of a \$50,000.00 a year for life prize dies before they have received ten (10) payments by the Lottery, the Lottery will pay to the winner's estate the annual amount due until a total of ten (10) payments have been made to the winner and the winner's estate.

2.3. Allowance for Delay of Payment

The Lottery may delay payment of the prize pending a final determination by the Director under any of the following circumstances:

- a) if a dispute occurs or it appears likely that a dispute may occur regarding the prize;
- b) if there is any question regarding the identity of the claimant;
- c) if there is any question regarding the validity of the Ticket presented for payment; or
- d) if the claim is subject to any setoff for delinquent taxes or debts owed by the claimant under Minnesota Statutes, Section 349.08, subdivision 8.

2.4. Payment of Prizes to Persons Under 18

No prize in the "WIN FOR LIFE GAME BOOK" scratch game may be paid directly to a person under 18 years of age.

2.5. Scratch Ticket Claim Period

All scratch game prizes must be claimed within one (1) year of the announced end of the scratch game. If the one (1) year deadline is a Saturday, Sunday or a legal holiday, a claim must be submitted by close of business the following business day.

3.0. Scratch Game Ticket Ownership

- A. Until such time as a signature is placed upon the back portion of a Scratch Game Ticket in the space designated therefor, a Ticket shall be owned by the physical possessor of said Ticket. When a signature is placed on the back of the Ticket in the space designated therefor, the player whose signature appears in that area shall be the owner of the Ticket and shall be entitled to any prize attributable thereto. Notwithstanding any name or names submitted on a claim form, the Director shall make payment to the player whose signature appears on the back of the Ticket in the space designated therefor. If more than one (1) name appears on the back of the Ticket or more than one (1) person has agreed to share the prize and the prize being claimed is less than six hundred dollars (\$600.00), the Director will require that one (1) of those players whose name appears thereon or have agreed to share the prize be designated to receive payment. If more than one (1) name appears on the back of a Ticket or there is a valid agreement among more than one (1) person agreeing to share the prize and the prize being claimed is for the \$1,000.00, \$5,000.00 or the \$50,000.00 prize, the Director will make payment to each person who is a party to a valid prize sharing agreement.

- B. If more than one (1) name appears on the back of a ticket and the prize being claimed is for the \$50,000.00 a year for life prize, the Director will require that one (1) of the persons whose name appears on the back of the ticket be designated to receive the prize. A \$50,000.00 a year for life prize may not be shared.

- C. The Lottery shall not be responsible for lost or stolen Scratch Game Tickets.

4.0 Number and Value of Prizes

There will be approximately 1,200,000 Tickets in Scratch Game No. 779. The expected number and value of prizes in the game are as follows:

<u>PRIZE</u>	<u>APPROXIMATE NUMBER OF WINNERS IN THE GAME</u>	<u>CHANCES OF WINNING</u>
\$10	192,000	1:6.25
\$20	96,000	1:12.5
\$25	96,000	1:12.5
\$30	48,000	1:25
\$40	48,000	1:25
\$50	48,000	1:25
\$60	6,000	1:200
\$75	5,000	1:240
\$100	10,000	1:120

\$200	1,200	1:1,000
\$500	600	1:2,000
\$1,000	16	1:75,000
\$5,000	8	1:150,000
\$50,000	6	1:200,000
\$50,000/year for life	3	1:400,000

The actual number of Tickets in the game may be increased or decreased at the sole discretion of the Lottery. The overall odds of winning a prize in Scratch Game No. 779 are 1:2.18.

5.0. Emergency Termination of the Scratch Game

The Director may, at any time, announce the termination of Scratch Game No. 779 without advance notice at which point no further Tickets in the scratch game may be sold.

6.0. Governing Law

In purchasing a Scratch Game Ticket, the player agrees to comply with and abide by these game procedures; Minnesota Statutes, Chapter 349A; the Lottery's Prize Payment Rules; and all final decisions of the Director.