

**CHAPTER 10-16-13
MILLIONAIRE FOR LIFE GAME**

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10-16-13-01. Game description.

To play MILLIONAIRE FOR LIFE™, a player selects five different numbers, between one and fifty-eight, and one additional number between one and five. The additional number may be the same as one of the first five numbers selected. The price of a play is five dollars. Draws are held every day of the week.

History: Effective February 22, 2026.

General Authority: NDCC 53-12.1-13

Law Implemented: NDCC 53-12.1-13

10-16-13-02. Prizes and odds.

The top prize is one million dollars a year for life. Except as provided by rule, a set prize must be paid according to these matches per play and prize amounts:

<u>Matches Per Play</u>	<u>Prize</u>	<u>Odds</u>
5 of 5 + 1	\$1,000,000/year for life*	1:22,910,580
5 of 5	\$100,000/year for life*	1:5,727,645
4 of 5 + 1	\$7,500	1:86,455
4 of 5	\$500	1:21,614
3 of 5 + 1	\$250	1:1,663
3 of 5	\$50	1:416
2 of 5 + 1	\$25	1:98
2 of 5	\$8	1:24
1 of 5 + 1	\$8	1:16

Overall odds of winning a prize on a five dollar play are 1:8.47.

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

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10-16-13-03. Prize pool and payment.

1. The prize pool for all prize categories consists of approximately fifty-five percent of each draw period's sales.
2. All annuitized payments must be made for a minimum of twenty years.

3. All low-tier set prizes, except the top prize and second prize, must be paid in a single lump sum cash payment.

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10-16-13-04. Prize liability limits.

There are nine prize levels in the game.

1. Except as provided in these rules, the top prize must be paid as an annuity or lump sum cash and based on a top prize liability that will be split equally among the number of winning game plays. A top prize winner may request the cash option. Notice of the amount of and changes to the cash option must be posted on the game's website. Under certain circumstances, as detailed below, the top prize is required to be paid in a single lump sum cash payment and no annuitized payment option is available.
 - a. One top prize winner. If there is one top prize winner, the annuitized prize value is one million dollars a year for life. As an alternative to the annuitized payment option, the top prize winner may request the top prize cash option of eighteen million dollars.
 - b. Two to twenty top prize winners. If there are between two and twenty top prize winners, the annuitized prize option, based on an annuitized prize value of one million dollars a year for life, must be divided by the total number of top prize winners. Any of these two to twenty-one 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 is the amount of the top prize cash option divided by the total number of top prize winners.
 - c. Twenty-one or more top prize winners. If there are twenty-one or more top prize winners, the top prize liability must be split equally among all top winners and paid in a single lump sum cash payment without an annuitized payment option.
 - d. The winner or winners of the top prize who do not request the cash option must be paid their appropriate top prize share on an annual basis for a minimum period of twenty years. The first top prize payment must be made when the prize is claimed at the lottery's office.
 - e. Measuring life. For a single wager, the measuring life of a top prize winner used to determine the duration over which the top prize is paid, must be the natural life of the individual determined by the lottery to be the top prize winner. If the top prize under a single wager is being claimed by more than one individual or by a trust, the measuring life for that top prize winner must be twenty years.
 - f. If paid in a single lump sum cash payment, top prize amounts must be rounded to the nearest whole dollar.
2. Except as provided in these rules, the second prize must be paid as an annuity or lump sum cash and based on a second prize liability that will be split equally among the number of winning game plays. A second prize winner may request the cash option. Notice of the amount of and changes to the cash option must be posted on the game's website. Under certain circumstances, as detailed below, the second prize is required to be paid in a single lump sum cash payment and no annuitized payment option is available.
 - a. One to twenty second prize winners. If there are between one and twenty second prize winners, the annuitized prize value is one hundred thousand dollars per year for life. Any of these one to twenty second prize winners may choose the second prize cash option as

an alternative to the annuitized payment option. The amount of the cash option is two million two hundred thousand dollars.

- b. Twenty-one or more second prize winners. If there are twenty-one or more second prize winners, the second prize liability is capped at an amount determined by the selling lotteries and may be split equally among all second prize winners, and paid in a single lump sum cash payment without an annuitized payment option. The minimum prize value for this category may not be less than the lowest tier prize paid in that respective drawing.
 - c. The winner or winners of the second prize who do not request the cash option must be paid their appropriate second prize share on an annual basis for a minimum period of twenty years. The initial second prize payment must be made when the prize is claimed at the lottery's office; subsequent second prize payments must be made annually thereafter.
 - d. Measuring life. For a single wager, the measuring life of a second prize winner used to determine the duration over which the second prize is paid, must be the natural life of the individual determined by the lottery to be the second prize winner. If the second prize under a single wager is being claimed by more than one individual or by a trust, the measuring life for that second prize winner is twenty years.
 - e. If paid in a single lump sum cash payment, second prize amounts must be rounded to the nearest whole dollar.
3. Except as provided in these rules, the third through ninth prize winner must be paid as a set prize. Third through ninth prizes must be rounded to the nearest whole dollar and paid in a single lump sum cash payment in accordance with the information below.
- a. Third prize - \$7,500
 - b. Fourth prize - \$500
 - c. Fifth prize - \$250
 - d. Sixth prize - \$50
 - e. Seventh prize - \$25
 - f. Eighth prize - \$8
 - g. Ninth prize - \$8

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