



**DIRECTOR'S ORDER NUMBER ONE HUNDRED NINETY-SEVEN (2025)**

**VIRGINIA'S COMPUTER-GENERATED LOTTERY GAME MILLIONAIRE FOR LIFE™ FINAL RULES FOR GAME OPERATION.**

The final rules for game operation in Virginia's Computer-generated Lottery Game **Millionaire For Life™** are promulgated in accordance with the authority granted by §§ 2.2-4002B (15) and 58.1-4006A of the *Code of Virginia*. These rules amplify and conform to the duly adopted Virginia Lottery regulations for the conduct of lottery games.

A copy of the game rules may be requested by sending an email to [PublicRecords@Valottery.com](mailto:PublicRecords@Valottery.com). They are also available for inspection and copying during normal business hours at the Virginia Lottery headquarters, 600 East Main Street, Richmond, Virginia, and at each of the Virginia Lottery offices. A copy of the game rules may also be requested by mail by writing to: FOIA Officer, Virginia Lottery, 600 East Main Street, Richmond, Virginia 23219.

This Director's Order becomes effective February 22, 2026, and shall remain in full force and effect unless amended or rescinded by further Director's Order.

/s/Quan Kirk

Quan Kirk, Deputy General Counsel

01/29/2026

Date

Khalid R. Jones, Executive Director

2/3/2026

Date



**VIRGINIA'S COMPUTER-GENERATED LOTTERY GAME  
MILLIONAIRE FOR LIFE™  
OFFICIAL RULES FOR GAME OPERATION**

**A. GENERAL REQUIREMENTS:**

1. In addition to these specific Game Rules, all requirements in the Multi-State **Millionaire For Life™** Official Game Rules, the language on the back of the Ticket, and the Virginia Lottery laws and regulations apply to the operation of this Game. The Virginia Lottery *Online Gaming Rules* and *Lottery Account Terms and Conditions* will also apply when purchases are made online at [www.valottery.com](http://www.valottery.com) or via the official Virginia Lottery's Mobile Application.
2. Except as may be otherwise provided in **Section P** ("Disputes") herein, in the event of a conflict between any provision in the Multi-State **Millionaire For Life™** Official Game Rules and any Virginia Lottery law, rule or regulation, then, as to the Virginia Lottery, Virginia law, rule, and regulation shall control.
3. Game Rules, Virginia Lottery laws and regulations, and terms and conditions are on file at Virginia Lottery headquarters.

**B. DEFINITIONS** (for purposes of this Game):

"Account" means the Virginia Lottery account through which a Player's age and identity verification takes place.

"Annual Payout Option" or "Annuity Payout Option" means that the manner in which the **Millionaire For Life™** Top Prize and Second Level Prize may be paid in annual installments for a minimum of twenty (20) years of the Claimant's Measuring Life. Refer to **Section H** ("Prize Structure").

"Annuity Guaranteed" means the portion of the Annuity Payout Option where the Prizewinner is guaranteed at least twenty (20) full annual payments, irrespective of the Claimant's Measuring Life.

"Cash Option" means that the manner in which the Top Prize and Second Level Prize shall be paid in a lump sum single cash payment. Refer to **Section H** ("Prize Structure").

"**Millionaire For Life™** Cut-off" or "Imminent" means the time after which Lottery Plays will not be accepted for that Drawing. The Imminent for each **Millionaire For Life™** Drawing occurs at approximately 10:15 PM Eastern Time daily.

"**Millionaire For Life™** Ticket" or "Ticket" means a valid Ticket produced by the Virginia Lottery's gaming system (when available), Mobile Application, or an online Play registered in the Lottery's gaming system and is sold by the Virginia Lottery for this Game.

"Millionaire Ball" means the number selected from the established field of five (5) numbers from one (1) through five (5).

"Claimant" means a Person who presents a Ticket/online Play that the Person presumes to be a Winning Ticket/online Play or a Player with a validated Prize win from a purchased Game.

"Claimant's Measuring Life" means the period over which a Top Prize or Second Level Prize is paid out under the Annuity Payout Option. For each Winning Ticket/Play, the Claimant's Measuring Life shall be the natural life of the individual who is the valid Prizewinner. However, in the event that more than one Player claims a Prize on a Ticket/Play, the Claimant's Measuring Life shall be fixed at twenty (20) years.

"Computer-generated Game" means a Virginia Lottery Game that is in direct communication with a Mainframe computer operated by or at the direction of the Virginia Lottery.

"Director" means the Executive Director of the Virginia Lottery as established in Chapter 40 of Title 58.1 (§58.1-4000 *et seq.*) of the *Code of Virginia* or any other employee(s) to whom the Executive Director's authority is lawfully delegated.

"Drawing" means a formal process of randomly selecting numbers in accordance with the Game Rules.

"Easy Pick" means a Game feature that allows a Player to have the gaming system randomly select the numbers for an individual Play. The designation "EP" is printed on a retail Ticket (when available) to indicate an Easy Pick Play.

"Election" means the irrevocable decision that a Claimant makes within sixty (60) days of becoming entitled to the Prize to receive the prize under either the Annual Payout Option or Cash Option method of payment.

"Entitled to the Prize" means the status of a Claimant whose Ticket or online Winning Play has been validated by the Virginia Lottery as winning a Prize, unless Internal Revenue Service policy provides a different definition, in which case the Internal Revenue Service definition shall prevail.

"Fixed Prizes" means a set amount awarded in the **Millionaire For Life™** Game unless a liability limit is reached.

"Future Play" means a retail ticket Game feature that allows a Player to select numbers for any one (1) future Drawing scheduled after the next most immediate Drawing up to twenty-five (25) days from the current date, when available. A Future Play can be for one (1) Drawing only. Future Play is not available with **Millionaire For Life™** online play.

"Game" means the game named in the title at the top of Page 1 of these rules.

"Game Rules" or "Rules" means these rules.

"Lottery" means the Virginia Lottery.

"Lottery Board" means the group of seven (7) people, appointed by the Governor of Virginia, with the power to adopt regulations governing the establishment and operation of the Virginia Lottery and to perform other functions that are set out in the *Code of Virginia*.

"Lottery Retailer," "Lottery Sales Retailer," or "Retailer" means a person or entity licensed by the Virginia Lottery to sell and dispense Virginia Lottery Products.

"Mobile Application" or "Mobile App" means a software application developed specifically for use on small, wireless computing devices, such as smartphones and tablets, rather than desktop or laptop computers.

"Multi-Draw Purchase" means a Game feature which allows a Player to select Plays for up to twenty-six (26) consecutive Drawings on one (1) Ticket, starting with the next scheduled Drawing, when available. The cost of a Multi-Draw Ticket/Play depends on how many Draws and how many Plays are selected. Multi-draw Purchase for **Millionaire For Life™** online play allows up to ninety (90) consecutive Drawings on one (1) purchase.

"Number of Draws" means the number of Drawings for which a Multi-Draw Purchase is valid.

"Pari-Mutuel" means the total amount of sales allocated to pay Prize Claimants, at the designated Prize level, divided among the number of winning **Millionaire For Life™** Tickets/Plays.

"Partial Easy Pick" means a Game feature that allows the player to have the gaming system randomly select a portion of the Player's numbers for an individual Play. There will be an "EP" printed on the retail Ticket to indicate a Partial Easy Pick Play.

"Partner States" means one or more member lotteries who are signatories to the **Millionaire For Life™** game agreement. Participating states may change over time.

"Person" means a natural person and may not extend to or be applied to a corporation, company, partnership, association or other entity or when referring to a Lottery retailer, the term as defined in § 58.1-4009 of the Code of Virginia.

"Play" means one (1) wager for a chance to win a Prize.

"Play Area" means a defined area on a Ticket within which distinct numbers, symbols, and/or Game grids are printed that are unique to the Game.

"Player" means a Person who is at least eighteen (18) years of age, who purchases or otherwise validly obtains a Ticket/Play. Licensed Virginia Lottery Retailers and their employees may be Virginia Lottery Players.

"Playslip" means an optically readable card on paper stock issued by the Virginia Lottery or an electronic Playslip created in the official Virginia Lottery Mobile App that a Player uses to make a **Millionaire For Life™** Play or Plays, when available. A Playslip has no pecuniary or Prize value and shall not constitute evidence of a Ticket purchase or of numbers selected.

"Plays per Ticket" means the number of Plays printed on a single Ticket (when available) or displayed online or on the Mobile App. A **Millionaire For Life™** Ticket can have up to five (5) Plays per retail Ticket, when available.

"Present at the Terminal" means that a Player remains physically present at the Virginia Lottery Terminal from the time the Player's order for Tickets is accepted by the Virginia Lottery Retailer, through completion of the order processing, payment, and delivery of the Ticket to the Player. Players must be present at the Terminal for any purchase.

"Prize" or "Prizes" means the winnings as defined in **Section H** ("Prize Structure").

"Prize Fund" means the number of dollars available to fund all Prizes.

"Prize Level" means the different prizes awarded for correctly selecting one (1) number from the first set of numbers (one (1) through fifty-eight (58)) and one (1) number from the second set of numbers (one (1) through five (5)) ("Millionaire Ball number") or more numbers from the first set of numbers with or without the Millionaire Ball number which match numbers produced by the Drawing for the Drawing date for which the Play(s) was/were purchased.

"Prize Pool" means the respective number of dollars from the Prize Fund allocated to each of the Prize Levels.

"Prizewinner" means a verified Claimant who is entitled, as a result of successful Play/Ticket validation, to receive a Prize under the rules of a Game.

"Second Level Prize" means the Prize amount awarded for matching, in a single Play, five (5) numbers from the first set of numbers selected from a field of fifty-eight (58).

"Self-service Vending Machine" or "Vending Machine" means an interactive device by which a Player may select a game and purchase a Ticket without the help of a retail clerk or a Virginia Lottery employee at a Virginia Lottery Office or other approved location.

"Terminal" means a device that is authorized by the Virginia Lottery to interact with the Virginia Lottery's central computer system to issue Virginia Lottery Tickets and to enter, receive and process Virginia Lottery transactions that may include issuing Tickets, validating Tickets, and transmitting reports.

"Ticket Message" means a message that may appear on each Ticket that consists of up to seven (7) lines, thirty-six (36) characters per line.

"Top Prize" means the Prize amount awarded for matching, in a single Play, five (5) numbers from the first set of numbers selected from a field of fifty-eight (58) and one (1) number from the second set of numbers selected from a field of five (5) (the "Millionaire Ball").

"Unclaimed Prize" means any cash Prize for a Winning **Millionaire For Life**<sup>™</sup> Play that has not been presented for payment within 180 days of the valid Drawing date for which the Ticket/Play was purchased.

"Winning Number(s)" means the five (5) different numbers (one (1) through fifty-eight (58)) and one (1) number (one (1) through five (5)) randomly selected at each Drawing, that will be used to determine the Winning Play.

"Winning Play" means the numbers making up a single Game Play that match the Winning Number(s).

"Winning Ticket/Play" means a Ticket/Play that has passed all Lottery validation and security requirements and contains the Winning Play(s). Each Winning Ticket/Play must meet Virginia Lottery validation requirements as defined in the Lottery regulations.

"Winning Ticket Validation" means the process used to validate a Winning Ticket/Play following the purchase of a Winning Play as shown on the **Millionaire For Life**<sup>™</sup> Ticket/Play. Refer to **Section L** ("Ticket Validation Requirements").

- C. GAME DESCRIPTION:** **Millionaire For Life**<sup>™</sup> is a multi-state lottery Game in which Players select numbers that could potentially match those selected during a random Drawing for a chance to win Prizes. Refer to **Section H** ("Prize Structure").

#### D. ELIGIBILITY:

1. Minors Purchasing and/or Redeeming Lottery Games/Products: Persons under the age of eighteen (18) are not permitted to purchase or redeem Lottery games/products. No Lottery game/product shall be given as a gift or otherwise to any Person under the age of eighteen (18) years. The transferee of any Lottery game/product from a Person ineligible to purchase/acquire a Lottery game/product is ineligible to receive any Prize thereof.
2. Eligibility: No officer, employee or Board member of the Lottery, or any officer or employee or board member of any vendor to the Lottery of Computer-generated or scratch game goods or services working directly on a contract with the Lottery for such goods or services, or any person residing in the same household of any such board member, officer or employee, or any person under the age of eighteen (18) years, shall be eligible to purchase/acquire Lottery games/products in Virginia. The Lottery will not pay a Prize on a Lottery game/product purchased/acquired by, for, or gifted to or transferred to any person referenced under this **Section D**, or to the transferee of such Person.

#### E. GAME PURCHASE:

1. Eligible Players may purchase Plays or Tickets, as applicable, via a Lottery Terminal at retail (when available), a Self-Service Vending Machine (when available), online at [www.valottery.com](http://www.valottery.com), via the Mobile App, or by any other means made available by the Virginia Lottery.
2. Price: Except as otherwise noted herein or as otherwise announced by the Lottery, one (1) **Millionaire For Life™** Play costs five dollars (\$5.00).
3. By purchasing a Ticket or Play, the Player agrees to comply with and abide by the Lottery laws and regulations, these Game Rules, the Multi-State **Millionaire For Life™** Official Game Rules, all final decisions of the Director, the Lottery *Online Gaming Rules* and *Lottery Account Terms and Conditions*, as applicable, and all procedures established by the Director for the conduct of the Game.
4. Risk: Players should sign the back of a Ticket after purchase. The Lottery shall not be responsible for any loss incurred as a result of a Player's failure to sign a Ticket. It shall be the sole responsibility of a Player to verify the accuracy of each Game Play printed on the Ticket (when available) or the wager information displayed on the wager screen for online play or via Mobile App (to include but not limited to, the cost, the numbers selected, and the date(s) of Play).
5. The placing of Plays is done at a Player's own risk. The Player acknowledges that a Lottery Retailer shall be deemed to be acting on behalf of the Player in selecting numbers via the Lottery Terminal, when available.
6. Player responsibility: A Player assumes responsibility for any activities in the Player's Lottery Account when purchasing Plays online or via Mobile App.
7. Lottery Responsibility: The Lottery is responsible for reasonable safeguards of a Player's Lottery Account data.

#### F. HOW TO PLAY:

1. A Player must select five (5) numbers from a field of fifty-eight (58) numbers, and one (1) Millionaire Ball number from a field of five (5) numbers (one (1) through five (5)) or allow the random selection of numbers constituting a Play via Easy Pick or Partial Easy Pick. The Millionaire Ball number may be the same as one of the first five (5) numbers.

2. Players must match their numbers to those drawn by the Drawing agent for Partner States on the designated Drawing date to be eligible to win a Prize.
3. Use of Playslips may be required: When available, Lottery Retailers may require the use of **Millionaire For Life™** Playslips for those selections and options that can be executed on the **Millionaire For Life™** Playslip in order to minimize the risk of error in entering Players' number selections and to expedite service to all Lottery customers. Options not available on the **Millionaire For Life™** Playslip will be entered manually by the Lottery Retailer at the Player's request. The use of mechanical, electronic, computer-generated or any other non-manual method of marking Playslips is prohibited, unless generated through the official Virginia Lottery Mobile App.
4. Unaccepted Play: If for any reason the Player's Play is not accepted, the liability of the Lottery and its Retailer is limited to a refund of the amount paid for the Play.
5. Cut-off of Play: Plays for a particular Drawing will be accepted by the computer system until approximately 10:15 PM Eastern Time daily for Game sales.

**G. RETAIL TICKET (WHEN AVAILABLE):**

1. Ticket data: A **Millionaire For Life™** Ticket consists of up to five (5) game board(s), each having five (5) different numbers selected from a field of one (1) through fifty-eight (58) and one (1) number selected from a field of one (1) through five (5), which appear on a Ticket as a set of six (6) numbers.

The front of the Ticket must show the logo for **Millionaire For Life™**, the date and time of purchase, the price of the Ticket, the game board(s), the Retailer and Terminal number that produced the Ticket, the security code, the Ticket serial number, and a bar code representation of the Ticket serial number.

The back of the Ticket may contain a sequential Ticket stock number and general lottery game information and requirements.

Sample Printed Ticket:

valottery.com • virginia lottery • valottery.com • vir

**MILLIONAIRE FOR LIFE™**

1 DRAW JUL 7 2026 \$5.00

A 07 41 43 50 26 02 MB EP™

184269 JULY 7 2026 03:03:07

18426900 3700-041786369-164570

6S6WUR-RUHVQU-WJ4H%Q-WBD7TJ-8DF

TICKET MESSAGE  
WILL GO HERE

**VIRGINIA LOTTERY** Helping Virginia's Public Schools valottery.com

File a claim for ANY PRIZE at any Lottery Customer Service Center or prize zone or complete the information below, make a copy for your records, and mail the ticket to: VA LOTTERY, P.O. Box 1254, Richmond, VA 23218-1254 (preferably by insured, registered or certified mail, return receipt requested). The Lottery is not responsible for lost or misdirected mail. A claim form is required for prizes over \$600, along with a valid government-issued photo identification and proof of resident Social Security/Tax ID Number. Visit valottery.com for further claiming instructions.

NAME (Print) \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

SIGNATURE \_\_\_\_\_ PHONE \_\_\_\_\_

This ticket is valid only for the drawing date(s) shown for draw games. Prizes must be claimed within 180 days of the draw date for a draw game or purchase date for an instant win game, on the Ticket. Ticket purchasers and winners must be at least 18 years old. Gifts of tickets to minors are prohibited. Players and all lottery transactions and winners are subject to Lottery rules, and regulations, and state laws. Tickets are void if stolen, misprinted, mutilated, incomplete or canceled, or do not meet the Lottery Validation requirements. Liability for void tickets, if any, is limited to replacement of the ticket. This lottery ticket is a bearer instrument until signed. Knowingly presenting or transferring for payment an altered, forged or counterfeit ticket is a felony. Holders of a Winning Ticket are prohibited from reselling or having a person other than him/herself claim a Winning Ticket for the purpose of concealing his/her identity as a Prizewinner.

If you or anyone you know has a gambling problem, please call 1-888-532-3500.

No highlighters Avoid direct sunlight Keep dry Avoid heat

RMF 06/22

Computer-generated Game Rules - **Millionaire For Life™**

**H. PRIZE STRUCTURE:**

1. Prize Fund: The total Prize Fund for each Drawing is approximately fifty-five percent (55%) of the money wagered by all Players for that Drawing. The Prize Levels are generated from the Prize Fund. Unless the provisions of **Section I** are applicable, the Top Prize and the Second Level Prize will be the only Prizes determined on a Pari-Mutuel basis. The affected Prize Levels will be determined by dividing the allocated portion of the Prize Fund by the number of Winning Plays produced as a result of the Drawing. Except as otherwise provided in these Rules, other Prize Levels will be fixed as set forth in the following table:

**MILLIONAIRE FOR LIFE™ Prizes & Odds**

| <b>Match</b>                | <b>Prize</b>                 | <b>Odds</b>          |
|-----------------------------|------------------------------|----------------------|
| 5 balls + Millionaire Ball™ | \$1,000,000 a year for life* | 1 in 22,910,580.0000 |
| 5 balls                     | \$100,000 a year for life**  | 1 in 5,727,645.0000  |
| 4 balls + Millionaire Ball™ | \$7,500                      | 1 in 86,455.0189     |
| 4 balls                     | \$500                        | 1 in 21,613.7547     |
| 3 balls + Millionaire Ball™ | \$250                        | 1 in 1,662.5965      |
| 3 balls                     | \$50                         | 1 in 415.6491        |
| 2 balls + Millionaire Ball™ | \$25                         | 1 in 97.7998         |
| 2 balls                     | \$8                          | 1 in 24.4499         |
| 1 ball + Millionaire Ball™  | \$8                          | 1 in 15.6480         |

\*Cash option available. Amount listed may subject to change.

**Overall Odds** **1 in 8.4677**

| <b>Annuity Prize</b>     | <b>Cash Option</b> |
|--------------------------|--------------------|
| *\$1,000,000/yr for Life | \$18,000,000       |
| **\$100,000/yr for Life  | \$2,200,000        |

2. Top Prize Payments and Liability Limitation: Except as provided herein, the Top Prize shall be paid either as an annuity or lump sum cash. A Top Prize payout shall be divided equally among the number of Top Prize-Winning Tickets/Plays as set forth below. 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 (1) Top Prize Winning Ticket/Play among the Party Lotteries: If there is only one (1) Top Prize Winning Ticket/Play, the annuitized Prize value will be, \$1,000,000 a year for life paid in annual installments or a one-time lump sum Cash Option\* prize payment.
  - b. Two (2) to Twenty (20) Top Prize-Winning Tickets/Plays among the Party Lotteries: If there is more than one (1) and less than or equal to twenty (20) Top Prize Winning Tickets/Plays, the annuitized payment based on an annuitized Prize value of, \$1,000,000 per year will be divided by the total number of Top Prize Winning Tickets/Plays. The minimum annuitized Prize value for this category will be \$50,000 per year for Life, paid in annual installments. The two (2) to twenty (20) Top Prize Winning Ticket/Play Prizewinners may choose the Cash Option as an alternative to the Annuity Payout Option. The amount of the Cash Option for each Top Prize Winning Ticket/Play Winner will be the Top Prize cash value divided equally by the number of Top Prize winning Tickets/Plays.
  - c. Twenty-one (21) or more Top Prize Winning Tickets/Plays among the Party Lotteries: In the event that there are twenty-one (21) or more Top Prize Winning Tickets/Plays, no Annuity Option shall be available. Rather, the Top Prize Cash Value shall be divided equally among all Top Prize Winning Tickets/Plays and paid in one lump sum payment to each Prizewinner. The minimum Top Prize value shall not be less than any lower-tier Prize payout for the same Drawing.
3. Second Level Prize Payments and Liability Limitation: The Second Level Prize shall be paid either as an annuity or lump sum cash. For each Second Level Prize Winning Ticket/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 of \$2,200,000, unless a Liability Limit would be exceeded.
  - a. One (1) to Seven (7) Second Level Prize Winning Plays among the Selling Lotteries. If there are between one (1) and twenty (20) Second Level Prize Winning Tickets/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 Plays may choose the Cash Option as an alternative to the Annuitized Payment Option. The Cash Option for this category will be the amount of the Second level Prize Cash Option as established by all of the Selling Lotteries.
  - b. Twenty-one (21) or more Second level Prize Winning Plays among the Selling Lotteries. If there are twenty-one (21) or more Second Level Prize Winning Tickets/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 Tickets/Plays, and shall be paid in one (1) Lump Sum Cash Payment, without an annuitized Payment Option. The minimum prize value for this category shall not be less than any lower tier prize paid in that respective Drawing.
4. Prize Levels Three (3) through Nine (9) Prize Payments will be paid as Fixed Prizes and paid in one single cash payment.

5. If the Claimant does not make an Election of the Cash Option by the close of business on the sixtieth (60<sup>th</sup>) day following the date on which the Claimant first became entitled to the Top Prize, the Claimant shall be paid the Top Prize or Second Level Prize (as applicable) under the Annual Payout Option, unless no annual payout option is available.
6. Subject to the laws and regulations governing each Party Lottery, the number of Prize categories and the allocation of the Prize Fund among the Prize categories may be changed at the discretion of the Directors, for promotional purposes. Such change shall be announced by advance public notice.
7. 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 Party Lotteries so that the aggregate liability for Prizes in such Drawing shall not exceed the Liability Limit. Prize liability limitations are posted on Party Lotteries' websites.
8. Annual Payout Option: With the multi-Claimant exception specified in the definition of Claimant's Measuring Life herein, the Top Prize and the Second Level Prize shall be paid in annual installments for the measuring life of the Claimant or for twenty (20) years, whichever is greater. The initial payment shall be paid after the Winning Ticket/Play Validation process is completed, including all irrevocable elections and any other necessary validation requirements. The remaining payments will be issued annually on the schedule established at the time the claim is completed.

Cash Option: The Top Prize and the Second Level Prize shall be paid in an initial cash payment upon completion of internal validation procedures and the Prizewinner's notarized, irrevocable Election within the prescribed time period to receive the Top Prize or the Second Level Prize under the Cash Option method of payment. The Cash Option amount will be the Cash Equivalent Prize as established under the Multi-State **Millionaire For Life**<sup>™</sup> Official Game Rules.

The Prizewinner understands and agrees that the Prizewinner may not receive a payment until approximately seven (7) business days after the Election form is signed.

9. Other Prize Wins: Every Prize other than the Top Prize and Second Prize shall be paid in one (1) payment.
10. Withholding from Prizes: State and federal withholding taxes, and any debts subject to the Virginia Set-off Debt Collection Act, shall be withheld from **Millionaire For Life**<sup>™</sup> Prizes by the Lottery in such amounts as may be required by law.

## I. DRAWINGS:

1. Drawings will be held seven (7) days a week at 11:15 PM Eastern Time, or at a time as determined by the Party Lottery States. Substitute Drawings will be held at the discretion of the State Lottery holding the Drawing.
2. The Lottery may digitally stream or televise, either live or delayed, the process of selecting the Winning Numbers. The Lottery will report the results to selected news outlets to inform the public of the Winning Numbers. All drawing results will be available on the Lottery's official website at [www.valottery.com](http://www.valottery.com) or through the official Virginia Lottery Mobile App. In the event these methods of informing the public of the results are prevented for any reason, the Lottery will use alternate means to inform the public at the earliest reasonable opportunity.

2. All Winning Numbers, even though announced, are subject to validation by the Lottery, including, if necessary, review by the Director, whose decision shall be final. The Lottery shall not be liable for media misprints or incorrectly announced or scrolled Winning Numbers. The Lottery shall not be liable for any information pertaining to Virginia Lottery games, including drawing numbers and prizes, that are shown on other websites and/or mobile applications.

#### J. RETAIL TICKET OWNERSHIP:

1. A printed Ticket (when available) is a bearer instrument. When a signature is written on the back of a Ticket, the Person whose signature appears in such area shall be the owner of the Ticket and shall be entitled to any Prize resulting from the Ticket. The Lottery shall pay the Claimant whose signature appears on the back of the Ticket.
2. If more than one (1) signature appears on the Ticket or there are multiple parties presenting one Ticket, **each** Prizewinner shall complete a *Prizewinner Claim Form* and a *Player Affidavit of Multiple Ownership Form* to receive payment. Certain restrictions may apply to the minimum amount of an individual Prizewinner's payment.
3. Non-Responsibility: The Lottery shall not be responsible for lost, stolen, altered, forged or fraudulently made Tickets.

#### K. CLAIMANT VERIFICATION:

1. Methods used by the Lottery to establish and confirm a Claimant's identity include, but are not limited to:
  - viewing and/or copying the Claimant's valid government-issued photo identification;
  - viewing and/or copying proof of taxpayer identification number (e.g., Social Security number);
  - asking identity-verifying questions in the absence of the aforementioned document proof; and/or
  - viewing and/or retaining the information provided on a Lottery *Prizewinner Claim Form*.
2. **In order to verify a Claimant's age, in all cases involving a cash Prize greater than \$100 claimed at a Lottery office,** the Lottery must be provided with the Claimant's valid government-issued photo identification and taxpayer identification number (e.g., Social Security number). Payment will be delayed until such a number is provided and the Claimant shall not be entitled to interest on the Prize Funds attributable to such delay. Any Prize for which a taxpayer identification number has been requested but not furnished within 180 days of the date of the Drawing from which the winning Play resulted will be forfeited and treated as an Unclaimed Prize.

#### L. TICKET/PLAY VALIDATION REQUIREMENTS:

1. To be a valid Ticket/online Play, all requirements unique to a particular Game and all requirements set out in regulation and law must be met.
2. The Ticket/online Play must have been issued by the Lottery in an authorized manner. A printed Ticket must be intact and must not, in whole or in part, be defectively printed, produced in error, counterfeit, unreadable, incomplete, mis-registered, defective, torn, stolen, mutilated, altered, reconstituted, tampered with, or previously paid.
3. The Ticket/online Play data must have been recorded in the Lottery's central computer system prior to cashing.
4. The information appearing on the Ticket/online Play must correspond precisely with the Lottery's computer records.

5. The serial number on a retail Ticket must appear in its entirety and must correspond to a matching serial number on the Lottery's validation file.
6. All information appearing on an apparent Winning Ticket must correspond to the Lottery's records of Winning Tickets, and no Prize based upon a Ticket with identical data shall be or have been paid.
7. The display printing on the retail Ticket must be regular in every respect, correspond precisely to the artwork on file at the Lottery, and must pass all other security criteria determined by the Director.
8. The Ticket/online Play must be validated in accordance with the provisions of the Lottery regulations relating to procedures for claiming Prizes and for the payment thereof.
9. An apparent printed Winning Ticket shall be void unless the Ticket is printed on a paper stock roll issued by the Lottery and in use at the time of the Play and validly issued to the Lottery Retailer from whom the Ticket was purchased.
10. If a Ticket/online Play fails to pass all of the validation requirements set forth in these Game Rules or in the Lottery's regulations, the Ticket shall be void and ineligible for any Prize and shall not be paid.

**M. PRIZE CLAIMS:**

1. A Ticket shall be the only proof of a Play. Submission of a Winning Ticket to a Lottery Customer Service Center/Prize Zone or through the Lottery Mobile Application or its authorized Lottery Retailer shall be the sole method of claiming a Prize or Prizes.
2. All claims must be made within 180 days of the official Drawing Date. Any cash Prize not claimed within the specified period shall be forfeited and revert to the Virginia State Literary Fund.
3. In accordance with the provisions of the Servicemembers Civil Relief Act, 50 U.S.C.S. app. §§ 501-597b, any Person while in active military service may claim exemption from the 180-day Ticket redemption requirement. Any such Person must claim the forfeited Prize by presenting the Winning Ticket no later than 180 days after discharge from active military service. Within thirty (30) days of such presentation, the Director shall verify the claim and direct payment in accordance with the Lottery regulations then in effect regarding the manner of payment of Prizes to the holders of Winning Tickets or shares.
4. Employees of the Lottery or of a Lottery Retailer shall verify the Ticket and, if valid, pay the amount due to the Claimant. If a claim form is required, the Claimant will be so advised. No payment shall be made unless the Claimant presents a valid Winning Ticket.
5. A Claimant shall bear all risk of loss or damage incurred by sending a Ticket through the mail or other delivery service, regardless of delivery confirmation status.
6. Prizes may be claimed via the following methods:

| LOCATION/METHOD                       |  | PRIZE AMOUNT   | REQUIREMENTS   |
|---------------------------------------|--|----------------|--|
| Customer Service Center or Prize Zone |  | any amount     | <p><b>FOR PRIZES OVER \$100 –</b></p> <p>Claimant's valid government-issued photo identification.</p> <p>Claimant's taxpayer identification number documentation (e.g., Social Security card).</p>   |
| Lottery Mobile Application            |  | \$5000 or less | <p><b>FOR PRIZES OVER \$100 –</b></p> <p>additional information may be required to process (e.g., valid government-issued photo identification; taxpayer identification documentation).</p> <p><b>FOR PRIZES OVER \$600 –</b></p> <p>an online claim form must be submitted and approved before the Prize can be added to the Claimant's wallet.</p>     |
| Mail-in                               | <p>Complete and sign the back of the Ticket and mail* it, with all required documentation, to:</p> <p style="text-align: center;">Virginia Lottery<br/>P. O. Box 1254<br/>Richmond, Virginia 23218-1254</p> <p>*Preferably by insured, registered, or certified mail, return receipt requested</p> | any amount     | <p><b>FOR PRIZES OVER \$100 –</b></p> <p>Completed and signed Ticket*.</p> <p>Copy of Claimant's government-issued photo identification.</p> <p>Copy of document verifying Claimant's taxpayer identification number (e.g., Social Security card).</p> <p>*Player should retain a copy of the front and back of the Ticket for the Player's records.</p> |
| Retailer licensed by the Lottery      |  | \$600 or less  | Completed and signed Ticket.   |

7. Virginia Lottery law prohibits the holder of a Winning Ticket from reselling or having a Person other than the Winning Ticket holder claim a Winning Ticket for the purpose of concealing the Winning Ticket holder's identity as a Prizewinner. Any Person found to have engaged in the foregoing shall be fined as determined by the Director: (a) for Prizes of less than \$1,000, not more than \$250; (b) for Prizes of \$1,000 or more but less than \$5,000, more than \$250 but not more than \$500; and (c) for Prizes of \$5,000 or more, no less than \$1,000.
8. IMPORTANT: Claimants should consult [www.valottery.com](http://www.valottery.com) for any updates or temporary modifications to claiming procedures made necessary as a result of any Executive Order issued by the Governor of Virginia, including but not limited to, orders addressing public health emergencies.

**N. PRIZE PAYMENT:**

1. When paying any Prize claim **in excess of \$600**, the Lottery shall report the winnings or withhold taxes pursuant to rules established by the Internal Revenue Service and Virginia Department of Taxation and shall file the appropriate income reporting form(s) with the Internal Revenue Service and the Virginia Department of Taxation.
2. When paying a cash Prize claim **in excess of \$100** at a Lottery office, the Lottery shall withhold any monies due under the Commonwealth's Set-Off Debt Collection Act if the agency has registered such debt with the Virginia Department of Taxation and timely notice of the debt has been furnished by the Virginia Department of Taxation to the Lottery.
3. One Prize: Subject to the validation requirements contained herein, Players are eligible to receive only one (1) (the highest) applicable Prize for each Winning Game Play.
4. No right of any Person to a Prize shall be assignable except that:
  - a. the Lottery may pay any Prize according to the terms of a deceased Prizewinner's beneficiary designation or similar form filed with the Lottery, or to the estate of a deceased Prizewinner who has not completed such a form; and
  - b. the Prize to which a Prizewinner is entitled may be paid as directed by an appropriate judicial order.
5. Each Prizewinner is legally required to include the value of the Prize, as well as any taxes paid by the Lottery on the Prizewinner's behalf, in the Prizewinner's taxable income for tax reporting purposes. As a result of accepting a Prize, and taking into account a Prizewinner's total taxable income for the year in which the Prize is accepted, a Prizewinner may fall into a higher tax bracket for The Prizewinner's federal and state tax liabilities for the year in which the Prize is accepted.
6. Virginia Lottery law prohibits the disclosure of information about an individual Prizewinner's identity for a Prize value of \$1 million or greater, unless that Prizewinner consents in writing to such disclosure.
7. For Prizes in any amount, the agency may use a Prizewinner's photograph and conduct a press conference with a Prizewinner provided the agency obtains the prior written consent of the Prizewinner.
8. No consideration shall be paid by the agency to a Prizewinner for the use of the Prizewinner's photograph.

**O. CANCELLATION POLICY:** Once printed, a **Millionaire For Life™** Ticket **cannot be canceled**. Once an online/Mobile App Game purchase has been submitted, a **Millionaire For Life™** Play **cannot be canceled**.

1. Canceled sales in Virginia: The Director has the right to cancel sales of Tickets in Virginia on holidays, days of special importance, or on days when conditions make conducting sales impractical or inappropriate as determined by the Director.
2. Termination of Game: The Lottery Director may, at any time, announce a suspension or termination of a Game without advance notice and at the Director's sole discretion, at which point no further Tickets/Plays will be sold and no additional Prizes shall be awarded. Neither the Lottery, the Director, nor any employee of the Virginia Lottery or member of the Lottery Board shall have any liability whatsoever for any such suspension/termination.

**P. DISPUTES:** The Director may refrain from paying a Prize pending final determination under any of the following circumstances:

1. if a dispute related to any Prize occurred or if it appears that a dispute may occur;
2. if there is any question regarding the identity of the claimant; or
3. if there is any question regarding the validity of any Ticket presented for payment.

No liability for interest arising because of any such delay, or any delay beyond the Lottery's control, shall accrue to the benefit of the claimant pending payment of the claim. The Lottery is neither liable for, nor has it any responsibility to resolve, disputes between or among competing Claimants.

In the event of a dispute or other instance of doubt, the decision of the Director shall be final and binding. However, the Director may, solely at the Director's option, refund the purchase price of a Ticket/Play or replace an invalid, defective or otherwise erroneous Ticket/Play with a Ticket/Play of equivalent sale price from any current Virginia Lottery Game. Replacement of the Ticket/Play shall be the bearer's or Claimant's sole and exclusive remedy.

**Q. MULTI-STATE AGREEMENT:**

To the extent any reconciliation or determination must be made as to the applicability of the several provisions of these Rules and the **Millionaire For Life™** official multi-state game rules, the decision of the Virginia Lottery Director shall be final and binding.

**R. GOVERNING LAW:**

By purchasing this Game, each person agrees to comply with and abide by the Lottery laws, Lottery regulations, all final decisions of the Director of the Lottery, these and any other applicable Rules established by the Lottery Board and/or Director of the Lottery for the conduct of this Game, and the *Lottery Account Terms and Conditions*, as applicable. Any dispute arising that relates to any aspect of this Game shall be governed by the laws of the Commonwealth of Virginia, and the venue for the determination of any such dispute shall be in the city of Richmond, Virginia.

**S. AMERICANS WITH DISABILITIES ACT ("ADA"):**

The Lottery is not responsible for any third party's compliance with ADA Rules and Regulations where applicable in connection with a Prize.