# Ohio Administrative Code <br> Rule 3770:1-12-28 Game number twenty-eight. 

Effective: September 26, 1998
(A) Title and term. Ohio lottery commission game number twenty-eight, "Lucky for Life," shall be conducted at such times and for such periods as the commission may determine. For the purpose of this rule, "sales cycle" shall mean any such period, including reprints, beginning on the date when ticket sales are commenced and continuing through the date established by the director as the date on which agents are to make their final settlement with respect to ticket allocated to them during the period in game number twenty-eight.
(B) General design.
(1) Game number twenty-eight is a number match game generally known as an "instant lottery."
(2) As used in this rule, "prize award" shall mean one of the following monetary amounts which is the total of all winning prize values appearing on the ticket: five dollars, ten dollars, twenty dollars, twenty-five dollars, thirty-five dollars, fifty dollars, seventy-five dollars, one hundred dollars, five hundred dollars, one thousand dollars, five thousand dollars, ten thousand dollars, one hundred thousand dollars and seven hundred thousand dollars (a minimum "life" prize amount paid out at one thousand dollars a week for life or fifty-two thousand dollars a year). Each ticket in game number twenty-eight shall be imprinted in such a way that prize awards from the set listed above may be won.
(3) Holders of valid tickets will remove the covering of the entire play area. If the player matches any one or more of "your numbers" to any of the ten "Lucky for Life numbers," the player wins the prize shown below the matched number(s). If the holder reveals a "horseshoe" symbol, the player wins its prize automatically. Additionally, if the holder reveals a "life" symbol, the player wins one thousand dollars a week for life (fifty-two thousand dollars a year). There are ten chances to win on each ticket.
(C) Price of tickets. The price of a ticket issued by the commission in game number twenty-eight
shall be five dollars.
(D) Structure, nature and value of prize awards.
(1) There shall be one type of prize in game number twenty-eight called a "regular prize award."
(2) The only "prize values" which shall appear on a ticket in game number twenty-eight are: one dollar, two dollars, five dollars, ten dollars, twenty dollars, twenty-five dollars, fifty dollars, one hundred dollars, five hundred dollars, one thousand dollars, five thousand dollars, one hundred thousand dollars and a "life" prize of one thousand dollars a week for life (fifty-two thousand dollars a year). Prize values shall be concealed by an opaque covering which may be scratched off by the holder of the ticket to reveal the underlying prize value.
(a) Holder of a valid winning ticket on which "your numbers" match a "Lucky for Life number" or a "horseshoe" symbol is revealed for five dollars once shall win a regular prize award of five dollars;
(b) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for one dollar five times shall win a regular prize award of five dollars;
(c) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for two dollars two times and one dollar once shall win a regular prize award of five dollars;
(d) Holder of a valid winning ticket on which "your numbers" match a "Lucky for Life number" or a "horseshoe" symbol is revealed for ten dollars once shall win a regular prize award of ten dollars;
(e) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for five dollars two times shall win a regular prize award of ten dollars;
(f) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for two dollars five times shall win a regular prize award of ten
dollars;
(g) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for five dollars once and one dollar five times shall win a regular prize award of ten dollars;
(h) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for one dollar ten times shall win a regular prize award of ten dollars;
(i) Holder of a valid winning ticket on which "your numbers" match a "Lucky for Life number" or a "horseshoe" symbol is revealed for twenty dollars once shall win a regular prize award of twenty dollars;
(j) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for ten dollars two times shall win a regular prize award of twenty dollars;
(k) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for five dollars four times shall win a regular prize award of twenty dollars;
(1) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for five dollars three times and one dollar five times shall win a regular prize award of twenty dollars;
(m) Holder of a valid winning ticket on which "your numbers" match a "Lucky for Life number" or a "horseshoe" symbol is revealed for twenty-five dollars once shall win a regular prize award of twenty-five dollars;
(n) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for ten dollars two times and five dollars once shall win a regular prize award of twenty-five dollars;
(o) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for five dollars five times shall win a regular prize award of twenty-five dollars;
(p) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for ten dollars once, five dollars two times and one dollar five times shall win a regular prize award of twenty-five dollars;
(q) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for twenty-five dollars once and ten dollars once shall win a regular prize award of thirty-five dollars;
(r) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for ten dollars three times and five dollars once shall win a regular prize award of thirty-five dollars;
(s) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for ten dollars three times and one dollar five times shall win a regular prize award of thirty-five dollars;
(t) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for five dollars five times and two dollars five times shall win a regular prize award of thirty-five dollars;
(u) Holder of a valid winning ticket on which "your numbers" match a "Lucky for Life number" or a "horseshoe" symbol is revealed for fifty dollars once shall win a regular prize award of fifty dollars;
(v) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed twenty-five dollars two times shall win a regular prize award of fifty dollars;
(w) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers"
or a "horseshoe" symbol is revealed for ten dollars five times shall win a regular prize award of fifty dollars;
(x) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for five dollars ten times shall win a regular prize award of fifty dollars;
(y) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed twenty-five dollars three times shall win a regular prize award of seventy-five dollars;
(z) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for fifty dollars once and five dollars five times shall win a regular prize award of seventy-five dollars;
(aa) Holder of a valid winning ticket on which "your numbers" match a "Lucky for Life number" or a "horseshoe" symbol is revealed for one hundred dollars once shall win a regular prize award of one hundred dollars;
(bb) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for fifty dollars two times shall win a regular prize award of one hundred dollars;
(cc) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for twenty-five dollars four times shall win a regular prize award of one hundred dollars;
(dd) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for twenty-five dollars two times and ten dollars five times shall win a regular prize award of one hundred dollars;
(ee) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for twenty dollars five times shall win a regular prize award of

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one hundred dollars;
(ff) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for ten dollars ten times shall win a regular prize award of one hundred dollars;
(gg) Holder of a valid winning ticket on which "your numbers" match a "Lucky for Life number" or a "horseshoe" symbol is revealed for five hundred dollars once shall win a regular prize award of five hundred dollars;
(hh) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for one hundred dollars five times shall win a regular prize award of five hundred dollars;
(ii) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for fifty dollars ten times shall win a regular prize award of five hundred dollars;
(jj) Holder of a valid winning ticket on which "your numbers" match a "Lucky for Life number" or a "horseshoe" symbol is revealed for one thousand dollars once shall win a regular prize award of one thousand dollars;
(kk) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for five hundred dollars two times shall win a regular prize award of one thousand dollars;
(11) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for one hundred dollars ten times shall win a regular prize award of one thousand dollars;
(mm) Holder of a valid winning ticket on which "your numbers" match a "Lucky for Life number" or a "horseshoe" symbol is revealed for five thousand dollars once shall win a regular prize award of five thousand dollars;
(nn) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for one thousand dollars five times shall win a regular prize award of five thousand dollars;
(oo) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for five hundred dollars ten times shall win a regular prize award of five thousand dollars;
(pp) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for five thousand dollars two times shall win a regular prize award of ten thousand dollars;
(qq) Holder of a valid winning ticket on which "your numbers" match the "Lucky for Life numbers" or a "horseshoe" symbol is revealed for one thousand dollars ten times shall win a regular prize award of ten thousand dollars;
(rr) Holder of a valid winning ticket on which "your numbers" match a "Lucky for Life number" or a "horseshoe" symbol is revealed for one hundred thousand dollars once shall win a regular prize award of one hundred thousand dollars; and
(ss) Holder of a valid winning ticket on which one of "your numbers" matches a "Lucky for Life number" and a "life" symbol is revealed shall win a regular prize award of one thousand dollars a week for life (fifty-two thousand dollars a year) with a minimum prize amount of seven hundred thousand dollars.
(E) Number of prize awards. The number of prize awards in any sales cycle of game number twentyeight will depend upon the number of tickets sold during that cycle. Tickets shall be printed in accordance with this rule using random techniques in order that:
(1) Combinations winning each prize award are randomly distributed throughout all tickets printed in any given ticket issuance; and
(2) Mathematical reasoning indicates that the number of winning tickets sold per eight million tickets sold in the following categories will be as follows:
(a) Two tickets matching the "life" symbol to win one thousand dollars a week for life (fifty-two thousand dollars a year) with a minimum prize amount of seven hundred thousand dollars;
(b) Two tickets matching for one hundred thousand dollars once to win one hundred thousand dollars;
(c) Two tickets matching for one thousand dollars ten times to win ten thousand dollars;
(d) Two tickets matching for five thousand dollars two times to win ten thousand dollars;
(e) Two tickets matching for five hundred dollars ten times to win five thousand dollars;
(f) Two tickets matching for one thousand dollars five times to win five thousand dollars;
(g) Two tickets matching for five thousand dollars once to win five thousand dollars;
(h) Four tickets matching for one hundred dollars ten times to win one thousand dollars;
(i) Four tickets matching for five hundred dollars two times to win one thousand dollars;
(j) Four tickets matching for one thousand dollars once to win one thousand dollars;
(k) Ten tickets matching for fifty dollars ten times to win five hundred dollars;
(1) Ten tickets matching for one hundred dollars five times to win five hundred dollars; and
(m) Ten tickets matching for five hundred dollars once to win five hundred dollars.
(3) Mathematical reasoning indicates that over a sufficiently large number of tickets sold, the average number of winning tickets per five hundred thousand tickets sold will be as follows:
(a) Seventy tickets matching for ten dollars ten times to win one hundred dollars;
(b) Seventy tickets matching for twenty dollars five times to win one hundred dollars;
(c) Seventy tickets matching for twenty-five dollars two times and ten dollars five times to win one hundred dollars;
(d) Seventy tickets matching for twenty-five dollars four times to win one hundred dollars;
(e) Seventy tickets matching for fifty dollars two times to win one hundred dollars;
(f) Seventy tickets matching for one hundred dollars once to win one hundred dollars;
(g) Two hundred twenty-five tickets matching for fifty dollars once and five dollars five times to win seventy-five dollars;
(h) Two hundred twenty-six tickets matching for twenty-five dollars three times to win seventy-five dollars;
(i) Seven hundred fifty tickets matching for five dollars ten times to win fifty dollars;
(j) Seven hundred fifty tickets matching for ten dollars five times to win fifty dollars;
(k) Seven hundred fifty tickets matching for twenty-five dollars two times to win fifty dollars;
(l) Seven hundred fifty tickets matching for fifty dollars once to win fifty dollars;
(m) One thousand three hundred twenty-five tickets matching for five dollars five times and two dollars five times to win thirty-five dollars;
(n) One thousand three hundred twenty-five tickets matching for ten dollars three times and one dollar five times to win thirty-five dollars;
(o) One thousand three hundred twenty-five tickets matching for ten dollars three times and five dollars once to win thirty-five dollars;
(p) One thousand three hundred twenty-five tickets matching for twenty-five dollars once and ten dollars once to win thirty-five dollars;
(q) Two thousand three hundred twenty-five tickets matching for ten dollars once, five dollars two times and one dollar five times to win twenty-five dollars;
(r) Two thousand three hundred twenty-six tickets matching for five dollars five times to win twentyfive dollars;
(s) Two thousand three hundred twenty-six tickets matching for ten dollars two times and five dollars once to win twenty-five dollars;
(t) Two thousand three hundred twenty-six tickets matching for twenty-five dollars once to win twenty-five dollars;
(u) One thousand two hundred fifty tickets matching for five dollars three times and one dollar five times to win twenty dollars;
(v) Two thousand five hundred tickets matching for five dollars four times to win twenty dollars;
(w) Three thousand seven hundred fifty tickets matching for ten dollars two times to win twenty dollars;
(x) Two thousand five hundred tickets matching for twenty dollars once to win twenty dollars;
(y) Six thousand two hundred fifty tickets matching for one dollar ten times to win ten dollars;
(z) Five thousand tickets matching for five dollars once and one dollar five times to win ten dollars;
(aa) Six thousand two hundred fifty tickets matching for two dollars five times to win ten dollars;
(bb) Seven thousand five hundred tickets matching five dollars two times to win ten dollars;
(cc) Seven thousand five hundred tickets matching for ten dollars once to win ten dollars;
(dd) Twenty-two thousand five hundred tickets matching for two dollars two times and one dollar once to win five dollars;
(ee) Twenty-five thousand tickets matching for one dollar five times to win five dollars; and
(ff) Twenty-two thousand five hundred tickets matching for five dollars once to win five dollars.
(4) For the purposes of the above mathematical probabilities, all fractions have been rounded up to the nearest whole ticket number.
(F) Frequency of prize drawings.
(1) Random imprinting of prize awards on all tickets issued in game number twenty-eight shall be accomplished in a manner which complies with the commission's rules.
(2) When a ticket issued in game number twenty-eight is sold or deemed sold in accordance with this rule and the covering material over any of the numbers has been removed, the holder shall be deemed to have drawn the numbers on that ticket which determine whether the holder is entitled to a regular prize award. All regular prize awards shall be deemed announced no later than the last day on the sales cycle of game number twenty-eight in which the ticket was sold.
(G) Special claim, entry, receipt and validation procedures. The director shall establish special claim, entry, receipt and validation procedures, including procedures for validation by agents of tickets winning prizes which are to be paid by agents in accordance with commission rules. Prize awards shall be claimed within the time limits set forth by commission rules.
(H) Validity of tickets.
(1) A mechanical error in printing prize awards, symbols, words or other numbers on a ticket shall not automatically invalidate that ticket. To the extent feasible, the director shall establish procedures by which the holder of any ticket on which information is incorrectly printed due to mechanical malfunction may be advised of correct information for the ticket. If it is not technically feasible to recover the information from a mechanically misprinted ticket, the director may declare the ticket void and the holder shall be entitled to a return of the ticket price or a replacement ticket of comparable price.
(2) In addition to, but not in limitation of, all other power and authority conferred on the director by the commission's rules, the director may declare a ticket in game number twenty-eight void if it is stolen, unissued, deactivated, not sold or deemed not sold in accordance with commission rules; if it is illegible, mutilated, altered, counterfeit, misregistered, reconstituted, miscut, defective, printed, or produced in error or incomplete; or if the ticket fails any of the validation tests or procedures established by the director. The commission's liability and responsibility for a ticket declared void, if any, is limited to refund of the retail sales price of the ticket or issuance of a replacement ticket of comparable price.
(I) Director's conduct of game number twenty-eight.
(1) The director shall conduct game number twenty-eight in a manner consistent with the lottery act, the rules of the commission, including without limitation, this rule and the regulations of the director. As deemed necessary or advisable, the director shall adopt management regulations, orders or directives to implement and operate this lottery game. The director shall inform the public of the provisions of this rule and the procedures established pursuant hereto which affect the play of game number twenty-eight.
(2) Names and definitions of elements of game number twenty-eight used in this rule are to be considered generic terms used solely for purposes of this rule. In actual operation, game number twenty-eight and these elements may be given names or titles chosen by the commission.

