



Ohio Administrative Code

Rule 3770:1-9-954 Game rule nine hundred fifty-four.

Effective: July 4, 2025

(A) Title and term. Ohio lottery commission game rule number nine hundred fifty-four, "Lucky for Life," is a statewide joint lottery game and shall be conducted at such times as the Ohio lottery commission determines.

(B) General design.

(1) "Lucky for Life" is a statewide joint lottery game that is based on an agreement for the sale of "Lucky for Life" by participating "Party Lotteries."

(2) As used in this rule, "Lucky for Life" shall hereinafter be referred to as "game number nine hundred fifty-four" as it applies to statewide ticket sales in Ohio conducted by the Ohio lottery commission for draws beginning on or after November 16, 2015.

(3) State lottery management of the game, collectively as the "Lottery Management," are offering the game for sale.

(4) In addition to the "Lottery Management", other lotteries may, from time to time, offer "Lucky for Life" in their respective jurisdictions (collectively the "Licensee Lotteries").

(5) As used in this rule, "Party Lotteries" shall mean "Lottery Management" and the "Licensee Lotteries."

(6) Game rule number nine hundred fifty-four shall be conducted in accordance with this rule and the "Official Game Rules" approved by the "Party Lotteries" on December 11, 2020 (hereinafter "Group Rules"). The "Group Rules" are incorporated by reference as if fully set forth herein and shall be posted on the Ohio lottery commission website. The "Group Rules" may be accessed by going to the link <https://www.ohiolottery.com/Claiming/RulesAndRegulations> and clicking on the "Lucky for Life" tab.



(7) Unless otherwise set forth in this rule, "Set Prize" means all other prizes except the "Top Prize" and "Second Prize" that are advertised to be paid by a single cash payment.

(8) As used in this rule, "Top Prize" shall mean the top prize tier in game number nine hundred fifty-four.

(9) As used in this rule, "Second Prize" shall mean the second prize tier in game number nine hundred fifty-four.

(10) As used in this rule, "Published Notice" shall mean notice of the amount of and changes to the "Cash Option" which shall be posted on the "Lucky for Life" website or the Ohio lottery commission's website at least thirty days prior to the first drawing to which it is applicable.

(11) As used in this rule, "Annuitized Payment Option" shall mean the manner in which the "Top Prize" or "Second Prize" may be paid in equal payments or installments. The "Annuitized Payment Option" shall be calculated on an annual basis. The schedule of payments shall be determined at the discretion of the director of the Ohio lottery commission.

(12) "Cash Option" shall mean the manner in which the "Top Prize" or "Second Prize" may be paid upon the winner's request in one single cash payment as an alternative to the "Annuitized Payment Option." "Lump Sum Cash Payment" shall mean the manner in which the "Top Prize" or "Second Prize" is required to be paid in one single cash payment when the liability limit is exceeded and no "Annuitized Payment Option" is available, as set forth in this rule.

(13) Each ticket in game number nine hundred fifty-four shall be imprinted with one set of five unique numbers from a set of numbers, one through forty-eight inclusively "field one," and one unique number from a second set of numbers, one through eighteen, inclusively "field two," as determined by choice of the ticket purchaser or the auto pick feature on the gaming system, and recorded on the ticket at the time of the purchase. Players may use a bet card to have the auto pick feature select their numbers in either field one, field two or both fields. Bet cards are available at no cost to the player and shall have no pecuniary or prize value, nor shall a bet card constitute evidence of purchase or number selection. When a player verbally places a "Lucky for Life" wager, the player



must either manually select the numbers from field one and the "Lucky Ball" or request usage of the auto pick feature to select numbers from "field one" and the "Lucky Ball" which is defined in the "Group Rules." A player may also place a wager through other means that are approved by the director.

(14) As used in this rule, game number nine hundred fifty-four winning numbers shall be randomly selected during each official "Lucky for Life" drawing, and shall consist of five numbers selected from a field of numbers one through forty-eight inclusively, and one number, the "Lucky Ball," selected from a second field of numbers one through eighteen inclusively. Holders of valid winning tickets for a given drawing bearing the numbers drawn in that drawing, in whole or in part, shall be entitled to the prize award in accordance with the applicable section(s) of this rule.

(C) Price of tickets. The price of a "Lucky for Life" wager in game number nine hundred fifty-four shall be two dollars. The player may purchase up to the number of wagers per ticket, or multiples thereof, as designated by the director if a multi-draw wager is requested at the player's discretion in accordance with the number of panels and inclusive drawings.

(D) Structure, nature and value of prize awards. Based upon the numbers drawn in each regular drawing for game nine hundred fifty-four, prizes shall be awarded to holders of valid winning tickets for that drawing as follows:

(1) For each ticket bearing a selection which matches none of the five numbers drawn for field one, and matching the one number for field two, the player shall be entitled to a set prize award of four dollars.

(2) For each ticket bearing a selection which matches one of the five numbers drawn for field one, and matching the one number for field two, the player shall be entitled to a set prize award of six dollars.

(3) For each ticket bearing a selection which matches two of the five numbers drawn for field one, and no matching number for field two, the player shall be entitled to a set prize award of three dollars.



(4) For each ticket bearing a selection which matches two of the five numbers drawn for field one, and matching the one number for field two, the player shall be entitled to a set prize award of twenty-five dollars.

(5) For each ticket bearing a selection which matches three of the five numbers drawn for field one, and no matching number for field two, the player shall be entitled to a set prize award of twenty dollars.

(6) For each ticket bearing a selection which matches three of the five numbers drawn for field one, and matching the one number for field two the player shall be entitled to a set prize award of one hundred fifty dollars.

(7) For each ticket bearing a selection which matches four of the five numbers drawn for field one, and no matching number for field two, the player shall be entitled to a set prize award of two hundred dollars.

(8) Except as otherwise provided in this paragraph, for each ticket bearing a selection which matches four of the five numbers drawn for field one, and matching the one number for field two the player shall be entitled to a set prize award of five thousand dollars.

Payment of five thousand dollar prize. The prize under this paragraph will be paid as a five thousand dollar "Set Prize," except that if there are more than one thousand winners of this prize level in a single drawing, the total prize liability of five million dollars will be split equally among the winners. Under no circumstances will the value of the prize under this paragraph fall below a minimum prize value of two hundred dollars per winner, regardless of the number of winners. Prizes under this paragraph will be rounded to the nearest whole dollar and paid in a single cash payment.

(9) Except as otherwise provided in this paragraph, for each ticket bearing a selection which matches five of the five numbers drawn for field one, and no matching number for field two, the player shall be entitled to a "Second Prize" award of twenty-five thousand dollars per year for the player's natural life before taxes, or the "Cash Option."

(a) Payment of a "Second Prize."



(i) One to twenty "Second Prize" winners. If there are between one and twenty "Second Prize" winner(s), the annuitized prize value will be twenty-five thousand dollars per year for life. Any of these one to twenty "Second Prize" winner(s) may choose the "Second Prize" "Cash Option" as an alternative to the "Annuitized Payment Option." The amount of the "Cash Option" for this category will be set forth in the "Published Notice."

(ii) Twenty-one or more "Second Prize" winners. If there are twenty-one or more "Second Prize" winners, the second prize liability shall be capped at nine million four hundred thousand dollars, shall be split equally among all "Second Prize" winners, and shall be paid in a single "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.

(iii) The winner(s) of the "Second Prize" who do not request the "Cash Option" shall be paid their appropriate "Second Prize" share on an annual basis for a minimum period of twenty years. The initial "Second Prize" payment will be made when the prize is claimed at the selling lottery's headquarters; subsequent "Second Prize" payments will be made annually thereafter.

(iv) 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, shall be the natural life of the individual determined by the selling lottery to be the "Second Prize" winner. If the "Second Prize" under a single wager is being claimed by more than one natural person or by a legal entity, the measuring life for that "Second Prize" winner shall be twenty years.

(v) If paid in a "Lump Sum Cash Payment," "Second Prize" amounts will be rounded to the nearest whole dollar.

(10) Except as otherwise provided in this paragraph, for each ticket bearing a selection which matches five of the five numbers drawn for field one, and matching the one number for field two, the player shall be entitled to a "Top Prize" award of seven thousand dollars per week for the player's natural life before taxes, or the "Cash Option."

(a) Payment of "Top Prize"



- (i) One "Top Prize" winner. If there is one "Top Prize" winner, the annuitized prize value will be seven thousand dollars per week for life. As an alternative to the "Annuitized Payment Option" the "Top Prize" winner may request the "Top Prize" "Cash Option" in the amount set forth in the "Published Notice."
- (ii) Two to fourteen "Top Prize" winners. If there are between two and fourteen "Top Prize" winners, the "Annuitized Payment Option," based on an annuitized prize value of seven thousand dollars per week, will be divided by the total number of "Top Prize" winners. The minimum annuitized prize value for this category will be five hundred dollars a week for life. Any of these two to fourteen "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 will be the amount of the "Top Prize" "Cash Option" set forth in the "Published Notice," divided by the total number of "Top Prize" winners. The minimum "Cash Option" for this category will be the amount set forth in the "Published Notice."
- (iii) Fifteen or more "Top Prize" winners. If there are fifteen or more "Top Prize" winners, the "Top Prize" liability shall be capped at seven million one hundred twenty-five thousand dollars, shall be split equally among all "Top Prize" winners, and shall be paid in one "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.
- (iv) The winner(s) of the "Top Prize" who do not request the "Cash Option" shall be paid their appropriate "Top Prize" share on a weekly basis, or according to such other schedule of payments authorized under this rule for a minimum period of twenty years. The first "Top Prize" payment will be made when the prize is claimed at the selling lottery's headquarters.
- (v) 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, shall be the natural life of the individual determined by the selling lottery to be the "Top Prize" winner. If the "Top Prize" under a single wager is being claimed by more than one natural person or by a legal entity, the measuring life for that "Top Prize" winner shall be twenty years.
- (vi) If paid in a "Lump Sum Cash Payment," "Top Prize" amounts will be rounded to the nearest



whole dollar.

(11) In a single game number nine hundred fifty-four drawing, a claimant may win in only one prize category per wager as a result of processing winning numbers selected in either one or both of the fields of play, and shall be entitled to only the highest prize level won.

(12) Payment of prize payments upon the death of a prize winner. In the event of the death of a prize winner, payments will be made in accordance with rule 3770:1-8-01 of the Administrative Code relating to payment and calculation of the cash value of prize payments in a statewide joint lottery game upon the death of a prize winner.

(E) Frequency and location of prize drawings. Drawings shall be held at such times and places determined by the "Lottery Management."

(F) Manner of prize drawings.

(1) Prize drawings shall be open to the public and may be held at such places and times in any "Party Lottery" jurisdiction that the "Lottery Management" determine. The public shall be informed as to the time and place of each prize drawing.

(2) Holders of valid tickets for a given drawing are eligible to win in that drawing.

(3) All drawings conducted in association with "Lucky for Life" will be conducted randomly in accordance with procedures established by the "Lottery Management."

(G) Validity of tickets.

(1) It shall be the sole responsibility of each purchaser of a ticket in game number nine hundred fifty-four to verify the accuracy of the game play or plays and other data printed on the ticket. The Ohio lottery commission shall be free from any liability in connection with this paragraph.

(2) Each ticket issued in game number nine hundred fifty-four shall have imprinted thereon at the time of purchase a control number, bar code data, or both, supplied by the Ohio lottery commission.



No prize shall be paid by the Ohio lottery commission for any tickets without such control number or bar code data. A valid winning ticket bearing matching player number selections or gaming system generated number selections and also containing a control number, bar code data, or both, supplied by the Ohio lottery commission, shall serve as the only valid proof of the wager placed and the only valid receipt for claiming or redeeming any prize in game number nine hundred fifty-four.

(3) As applicable to this rule, any and all game tickets may not be canceled. This shall not prohibit the director, at the director's discretion, from compensating a retailer for a returned ticket, which is not eligible to win a prize at the time it is returned to the Ohio lottery commission, except that tickets stolen by a retailer's employee or agent cannot be accepted as a returned ticket. Any ticket that is accepted by the director as a returned ticket is for Ohio lottery commission auditing purposes only and shall have no effect on the outcome of the drawing for which they were issued or reduce the Ohio lottery commission's required contribution to the "Top Prize" and "Second Prize" pool.

(4) In addition to all other validation conditions contained in this rule, valid winning game number nine hundred fifty-four tickets must meet the following conditions:

- (a) Validation data must be present in its entirety and must correspond, using the computer validation file, to the number selections printed on the ticket for the drawing date(s) printed on the ticket;
- (b) The ticket must be intact;
- (c) The ticket must not be mutilated, altered, reconstituted, or tampered with in any manner;
- (d) The ticket must not be counterfeit or an exact duplicate of another winning ticket;
- (e) The ticket must have been issued by an authorized Ohio lottery commission sales location authorized to sell tickets for game number nine hundred fifty-four on official paper stock of the Ohio lottery commission;
- (f) The ticket must be submitted for payment in accordance with the Ohio lottery commission's validation and claiming procedures;



- (g) The ticket data must have been recorded on the gaming system prior to the drawing and the ticket data must match this computer record in every respect (in the event of contradiction between the information as printed on the ticket and as accepted by the gaming system, the wager accepted by the gaming system shall be the valid wager);
- (h) The player selected or gaming system selected number selections, validation data and the drawing date(s) of an apparent winning ticket must appear on the official file of winning tickets, and a ticket with the exact data must not have been previously paid;
- (i) The ticket must not be misregistered, defectively printed or printed or produced in error to an extent that it cannot be processed by the Ohio lottery commission;
- (j) The ticket must pass all other confidential security checks of the Ohio lottery commission;
- (k) In submitting an official game number nine hundred fifty-four ticket for validation, the claimant shall abide by all applicable laws and rules of the Ohio lottery commission, and all claim form instructions; and
- (l) All winning tickets in game number nine hundred fifty-four are subject to validation by the gaming system and the Ohio lottery commission before the payment of any prize.
- (5) An official game number nine hundred fifty-four ticket submitted for validation which fails any of the validation conditions established in this rule shall be considered void subject to the following determinations:
- (a) In all cases of doubt, the determination of the director shall be final and binding. However, the director, at the director's option, may replace an invalid ticket with an official game number nine hundred fifty-four ticket of equivalent sales price or a refund of the purchase price;
- (b) In the event a defective ticket is purchased or in the event that the director determines to adjust an error, the sole and exclusive remedy shall be the replacement of such defective or erroneous ticket(s) with an official game number nine hundred fifty-four ticket of equivalent sales price or a refund of the purchase price; and



(c) In the event an official game number nine hundred fifty-four ticket is not paid by the Ohio lottery commission, and a dispute occurs as to whether the ticket is a valid winning ticket, the Ohio lottery commission may, at its option, replace the ticket or provide a refund of the purchase price.

(6) The Ohio lottery commission shall not be responsible for lost or stolen game number nine hundred fifty-four tickets.

(7) The Ohio lottery commission shall not be responsible to any claimant and sales agent for game number nine hundred fifty-four tickets redeemed in error by an Ohio lottery commission sales agent.

(8) Valid prize winners are determined by the numbers drawn and not the numbers reported. The Ohio lottery commission shall not be responsible for game number nine hundred fifty-four winning numbers reported in error.

(9) In purchasing a ticket in game number nine hundred fifty-four, the player shall comply with and be bound by all applicable statutes and administrative rules of the Ohio lottery commission. Unless designated or agreed to by the director, directives and determinations of other "Party Lotteries" do not apply to game number nine hundred fifty-four purchases in Ohio. Litigation, if any, arising out of any "Lucky for Life" ticket purchased at an Ohio lottery commission sales location shall only be maintained in the appropriate forum in the state of Ohio.

(10) For purposes of determining the number of winning wagers, division of the "Top Prize" and "Second Prize" jackpots are contingent on the gaming system's determination of winning wagers sold, and not by the number of winning wagers presented for payment.

(H) Procedures for claiming and payment of prize awards.

(1) Effective upon a determination of prize payouts, prizes shall be redeemed or claimed only in the jurisdiction where the official winning "Lucky for Life" ticket was purchased. Claimants of prizes in "Lucky for Life" must comply with the claiming periods of the jurisdiction where the winning "Lucky for Life" ticket was purchased. Claimants of game number nine hundred fifty-four prizes for winning tickets purchased in Ohio must comply with the following terms and conditions:



- (a) Prizes for game number nine hundred fifty-four purchased in Ohio may be redeemed or claimed only through Ohio lottery sales agents authorized to sell game number nine hundred fifty-four, or other authorized claim centers or locations designated by the Ohio lottery commission;
- (b) Claimants of winning game number nine hundred fifty-four prizes for tickets purchased in Ohio must comply with the prize claim requirements of the Ohio lottery commission and the applicable claiming period of one hundred eighty days as set forth in division (A)(1) of section 3770.07 of the Revised Code;
- (c) In the event a single game number nine hundred fifty-four ticket purchased in Ohio contains two or more winning wagers, the cumulative prize amount shall be claimed or redeemed in accordance with the specified prize payment limits of the Ohio lottery commission;
- (d) State and federal withholding taxes for winning tickets purchased in Ohio shall be withheld from game number nine hundred fifty-four prizes awarded by the Ohio lottery commission in such amounts as may be required by law, along with any other deductions required by law; and
- (e) A "Lucky for Life" prize, including but not limited to any promotional prizes associated with "Lucky for Life," awarded by any "Party Lottery" shall not be paid to any persons prohibited from playing or claiming an Ohio lottery prize by the governing law or rules of the Ohio lottery commission. In addition, those persons designated by a "Party Lottery's" law as being ineligible to play its games shall also be ineligible to play "Lucky for Life," and any promotions associated therewith, in that "Party Lottery's" jurisdiction.
- (I) Net proceeds to lottery profits education fund. The entire net proceeds from the sale of game number nine hundred fifty-four in Ohio that remain after associated operating expenses, prize disbursements, lottery sales agent bonuses, commissions, and reimbursements, and any other expenses necessary to comply with the agreements or the rules are deducted from the gross proceeds of game number nine hundred fifty-four, shall be transferred to the lottery profits education fund as required under division (B) of section 3770.06 of the Revised Code.
- (J) Conduct by director(s) in game number nine hundred fifty-four.



- (1) The director shall conduct game number nine hundred fifty-four and any promotions conducted in association with game number nine hundred fifty-four in a manner consistent with the Ohio Lottery Act, the rules of the Ohio lottery commission, including without limitation this rule.
- (2) Names and definitions of elements of game number nine hundred fifty-four used in this rule are solely for the purpose of this rule.
- (3) All decisions made by the director with respect to the play of game number nine hundred fifty-four in Ohio, including but not limited to the declaration of prizes and the payment thereof and the interpretation of Ohio lottery commission rules, shall be final and binding on all purchasers and on every person making a claim in respect thereof.