



Ohio Administrative Code

Rule 3770:1-9-987 Ohio lottery commission game rule nine hundred eighty-seven.

Effective: December 22, 2025

(A) Title and term. Ohio lottery commission game rule number nine hundred and eighty-seven, "Millionaire for Life TM," is a multi- state game and will be conducted at such times as the Ohio lottery commission determines.

(B) General Design

(1) "Millionaire for Life TM" is a multi-state lottery game that is based on an agreement for the sale of "Millionaire for Life TM" by participating "Party Lotteries."

(2) As used in this rule, "Millionaire for Life TM" will hereinafter be referred to as "game rule number nine hundred and eighty-seven," as it applies to statewide ticket sales in Ohio conducted by the Ohio Lottery Commission, in conjunction with the multi-jurisdictional consortium, for draws beginning in February 2026.

(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 "Millionaire for Life TM" in their respective jurisdictions (collectively the "Licensee Lotteries").

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

(6) 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.

(7) As used in this rule "Top Prize" will mean the top prize tier in game number nine hundred eighty-seven.



(8) As used in this rule "Second Prize" will mean the second prize tier in game rule number nine hundred and eighty-seven.

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

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

(11) "Cash Option" will 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" will 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.

(12) Each ticket in game rule number nine hundred and eighty-seven will be imprinted with one set of five unique numbers from a set of numbers, one through fifty-eight inclusively "field one," and one unique number from a second set of numbers, one through five, 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 will have no pecuniary or prize value, nor will a bet card constitute evidence of purchase or number selection.

(13) As used in this rule, game rule number nine hundred and eighty-seven winning numbers will be randomly selected during each official "Millionaire for Life TM" drawing, and will consist of five numbers from the "First Set of Numbers" which includes a range of consecutive numbers from one to fifty-eight and one number from the "Second Set of Numbers" which includes a range of consecutive numbers from one to five. The additional number selected from the "Second Set of



Numbers" may be the same number as one of the five numbers a player selects from the "First Set of Numbers", or has the Terminal randomly assign ("Computer Pick") from the "First Set of Numbers".

(C) Price of tickets. The price of a "Millionaire for Life [™]" wager in game rule number nine hundred and eighty-seven will be five 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 eighty-seven, prizes will be awarded to holders of valid winning tickets for that drawing as follows:

- (1) 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 will be entitled to a set prize award of eight dollars;
- (2) 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 will be entitled to a set prize award of eight dollars;
- (3) 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 will be entitled to a set prize award of twenty-five dollars;
- (4) 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 will be entitled to a set prize award of fifty dollars;
- (5) 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 will be entitled to a set prize award of two hundred fifty dollars;
- (6) 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 will be entitled to a set prize award of five hundred dollars;



(7) 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 will be entitled to a set prize award of seven thousand five hundred dollars; and

(8) 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 will be entitled to a "Second Prize" award of one hundred thousand dollars per year for the player's natural life before taxes, or the "Cash Option."

(a) Payment of a "Grand Prize."

(i) Grand Prize Payout. Except as provided in these Official Game Rules, the "Grand Prize" will be paid either as an Annuity or lump sum cash. A "Grand Prize" payout will be divided equally among the number of "Grand Winning Tickets" as set forth below. Under certain circumstances, as detailed below, the "Grand Prize" is required to be paid in a single lump sum cash payment, and no annuitized payment option is available.

(ii) Two to twenty "Grand Prize-Winning Tickets" among the Selling Lotteries. If there is more than one (1) and less than or equal to "Twenty Grand Prize-Winning Plays", the annuitized payment based on an annuitized prize value of one million dollars per year will be divided by the total number of "Grand Prize-Winning Plays". The minimum annuitized Prize value for this category will be fifty thousand dollars per year for life. The two to twenty "Grand Prize-Winning Play Purchasers" may choose the "Cash Option" as an alternative to the Annuity Option.

(iii) Twenty-one or more "Grand Prize-Winning Plays" among the Selling Lotteries. If there are twenty-one or more "Grand Prize-Winning Plays", no "Annuity Option" will be available. Rather, the Grand Prize Cash Value will be divided equally among all "Grand Prize-Winning Plays" and paid in one lump sum cash payment per each winning play that has been claimed and validated. The minimum "Grand Prize" value for each of the twenty-one or more "Grand Prize-Winning Plays" will be not less than the lowest tier prize paid for the same Drawing.

(b) Payment of a "Second Prize."



(i) The Winner(s) of the "Second Prize" who do not request the "Cash Option" will 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.

(ii) "Second Level Prize Payouts." Except as provided in these game rules, the "Second Level Prize" will be paid either as an "Annuity" or lump sum cash. For each "Second Level Prize Winning Play", the annuitized prize value will be one hundred thousand dollars annually for life, paid in annual installments, or a one-time lump sum cash Prize payment, unless a Liability Limit is exceeded.

(iii) One to twenty "Second Level Prize Winning Plays" among the selling lotteries. If there are between one and twenty "Second Level Winning Plays", the annuitized "Second Level Prize Value" will be \$100,000 per year for life. Any of these one to twenty "Second Level Prize Winning Plays" 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 "Second Level Prize Cash Option" as established by all of the selling lotteries.

(iv) Twenty-one or more "Second Level Prize Winning Plays" among the selling lotteries. If there are twenty-one or more "Second Level Prize Winning Plays", the "Second Level Prize Liability" will be capped at an amount as determined by the selling lotteries and will be split equally among all "Second Level Prize-Winning Plays" and will be paid in one (1) "Lump Sum Cash Payment", without an annuitized "Payment Option". The minimum prize value for this category will not be less than the lowest tier prize paid in that respective drawing.

(v) "Third Level Prize Payouts". The "Third Level Prize Payout" will be paid as a seven thousand five hundred dollars "Fixed Prize" and paid in one single cash payment.

(vi) "Fourth Level Prize Payouts." The "Fourth Level Prize Payout" will be five hundred dollars "Fixed Prize" and paid in one single cash payment.

(vii) "Fifth Level Prize Payouts." The "Fifth Level Prize Payout" will be two hundred and fifty dollars "Fixed Prize" and paid in one single cash payment.



(viii) "Sixth Level Prize Payouts." The "Sixth Level Prize Payout" will be fifty dollars "Fixed Prize" and paid in one single cash payment.

(ix) "Seventh Level Prize Payouts." The "Seventh Level Prize Payout" will be twenty-five dollars "Fixed Prize" and paid in one single cash payment.

(x) The "Eighth" and "Ninth Level Prize Payouts" will be eight dollars "Fixed Prize" each and paid in one single cash payment.

(E) Life Annuity Requirements and Restrictions

(1) 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, will 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 will be twenty years.

(2) Minimum Annuity Period. An annuitant will be paid their appropriate "Grand Prize" share or "Second Level Prize" share on an annual basis for life, or for the twenty-year term of the "Guaranteed Annuity Portion", whichever is longer. In the event that an Annuitant dies within the twenty year "Guaranteed Annuity Portion", any remaining prize payments in the "Guaranteed Annuity Portion" will be paid to the annuitant's estate or to the annuitant's beneficiary pursuant to the lottery's rules and regulations and law. The initial payment under the "Annuity Option" will be paid as soon as possible upon completion of internal validation procedures and in accordance with these "Official Game Rules".

(3) Proof of Life. The annuitant will sign the affidavit letter, and the letter will bear the seal of a notary public. A proof of life affidavit letter will be sent to the Annuitant each subsequent year prior to the next scheduled installment payment after the measuring life minimum is reached. If annuitant fails to provide a signed and notarized affidavit letter, the lottery will not make any further "Deferred Annuity Portion" payments. However, when, in the Director's sole discretion, the facts underlying an annuitant's failure to provide a completed annual affidavit letter are reasonable, the "Deferred



Annuity Portion" payments may resume. No interest will be paid by the lottery on the value of the prize or any payment thereof during any period that a prize payment was not made due to failure of the annuitant to provide an affidavit letter.

(4) In no event will installment payments be made in the "Deferred Annuity Portion" of the "Annuity Option" after the annuitant's death.

(5) It will be the prizewinner's responsibility to provide the lottery paying the "Annuity" any updated address information to which prize installments will be mailed even if a full annual payment or multiple payments have been assigned to a third party.

(6) Where a "Claimant" of a "Grand Prize or Second Level Prize" is a minor who has not yet attained a majority age in the applicable jurisdiction in which the lottery that sold the Play is located, such Prize will be subject to the laws and regulations governing the selling lottery.

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

(G) Manner of prize drawings.

(1) Prize drawings will 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 will be informed as to the time and place of each prize drawing.

(2) Lottery Management will designate the type of drawing equipment to be used, and any equipment used in a drawing will be inspected and tested by the MUSL (Multi-State Lottery Association) in the presence of an independent certified public accounting firm before the drawing, and will be inspected by the MUSL in the presence of an independent certified public accounting firm after the drawing. All drawings, inspections, and tests will be recorded.

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

(4) All drawings conducted in association with "Millionaire for Life TM" will be conducted randomly



in accordance with procedures established by the "Lottery Management."

(H) Validity of tickets.

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

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

No prize will 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, will serve as the only valid proof of the wager placed and the only valid receipt for claiming or redeeming any prize in game rule number nine hundred and eighty-seven.

(3) As applicable to this rule, any and all game tickets may not be canceled. This will 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 will 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 rule number nine hundred and eighty-seven tickets will meet the following conditions:

(a) Validation data will be present in its entirety and will 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 will be intact;
- (c) The ticket will not be mutilated, altered, reconstituted, or tampered with in any manner;
- (d) The ticket will not be counterfeit or an exact duplicate of another winning ticket;
- (e) The ticket will have been issued by an authorized Ohio lottery commission sales location authorized to sell tickets for game rule number nine hundred and eighty-seven on official paper stock of the Ohio lottery commission;
- (f) The ticket will be submitted for payment in accordance with the Ohio lottery commission's validation and claiming procedures;
- (g) The ticket data will have been recorded on the gaming system prior to the drawing and the ticket data will 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 will 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 will appear on the official file of winning tickets, and a ticket with the exact data will not have been previously paid;
- (i) The ticket will 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 will pass all other confidential security checks of the Ohio lottery commission;
- (k) In submitting an official game rule number nine hundred and eighty-seven ticket for validation, the claimant will abide by all applicable laws and rules of the Ohio lottery commission, and all claim form instructions; and
- (l) All winning tickets in game rule number nine hundred and eighty-seven are subject to validation by the gaming system and the Ohio lottery commission before the payment of any prize.



(5) An official game rule number nine hundred and eighty-seven ticket submitted for validation which fails any of the validation conditions established in this rule will be considered void subject to the following determinations:

(a) In all cases of doubt, the determination of the director will be final and binding. However, the director, at the director's option, may replace an invalid ticket with an official game rule number nine hundred and eighty-seven 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 will be the replacement of such defective or erroneous ticket(s) with an official game rule number nine hundred and eighty-seven ticket of equivalent sales price or a refund of the purchase price; and

(c) In the event an official game rule number nine hundred and eighty-seven 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 will not be responsible for lost or stolen game rule number nine hundred and eighty-seven tickets.

(7) The Ohio lottery commission will not be responsible to any claimant and sales agent for game rule number nine hundred and eighty-seven 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 will not be responsible for game rule number nine hundred and eighty-seven winning numbers reported in error.

(9) In purchasing a ticket in game rule number nine hundred and eighty-seven, the player will 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 rule number nine hundred and eighty-seven purchases in Ohio. Litigation, if any, arising out of any "Millionaire for Life TM" ticket purchased at an Ohio lottery commission sales location will 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.

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

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

(a) Prizes for game rule number nine hundred and eighty-seven purchased in Ohio may be redeemed or claimed only through Ohio lottery sales agents authorized to sell game rule number nine hundred and eighty-seven, or other authorized claim centers or locations designated by the Ohio lottery commission;

(b) Claimants of winning game rule number nine hundred and eighty-seven prizes for tickets purchased in Ohio will 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 rule number nine hundred and eighty-seven ticket purchased in Ohio contains two or more winning wagers, the cumulative prize amount will 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 will be withheld from



game rule number nine hundred and eighty-seven 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 "Millionaire for Life TM" prize, including but not limited to any promotional prizes associated with "Millionaire for Life TM," awarded by any "Party Lottery" will 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 will also be ineligible to play "Millionaire for Life TM," and any promotions associated therewith, in that "Party Lottery's" jurisdiction.

(J) Net proceeds to lottery profits education fund. The entire net proceeds from the sale of game rule number nine hundred and eighty-seven 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 rule number nine hundred and eighty-seven, will be transferred to the lottery profits education fund as required under division (B) of section 3770.06 of the Revised Code.

(K) Conduct by director(s) in game rule number nine hundred and eighty-seven.

(1) The director will conduct game rule number nine hundred and eighty-seven and any promotions conducted in association with game rule number nine hundred and eighty-seven 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 rule number nine hundred and eighty-seven 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 eighty-seven in Ohio, including but not limited to the declaration of prizes and the payment thereof and the interpretation of Ohio lottery commission rules, will be final and binding on all purchasers and on every person making a claim in respect thereof.