

**Minnesota State Lottery
Official Game Rules
for Lotto Game
“Lotto America”**

**Revised May 19, 2020; April 1, 2021; July 17, 2022; April 17, 2023;
March 17, 2025; July 6, 2026; July 16, 2026**

1.1. Name of the Game

The name of the Multi-State Lottery Association’s lotto game in Minnesota is “Lotto America.”

1.2. Definitions

- A. “Digital Play Slip” means a Play Slip created by using the Mobile App.
- B. “Director” means the Director of the Minnesota State Lottery.
- C. “Drawing” or “Draws” means the formal process of selecting Winning Numbers which determine the number of prizewinners for each prize level of the game.
- D. “Game Board” or “Boards” means the area of the paper or Digital Play Slip which contains two (2) sets of numbered squares to be marked by the player; the first set contains fifty-two (52) squares, numbered one (1) through fifty-two (52) and the second set contains ten (10) squares, numbered one (1) through ten (10).
- E. “Game Numbers” means the numbers selected for each Play purchased.
- F. “Game Ticket” or “Ticket” means an acceptable evidence of Play which is a Ticket produced by a retailer Terminal for the Lotto America game.
- G. “Lottery” means the Minnesota State Lottery.
- H. “Lottery Retailer” or “Retailer” means a person or entity authorized by the Lottery to sell Lottery Game Tickets.
- I. “Lotto Game” means the Lottery game wherein a player selects numbers out of a larger predetermined set or sets of numbers.
- J. “Mobile App” means the Minnesota Lottery Mobile App.
- K. “MUSL” means the Multi-State Lottery Association.
- L. “MUSL Annuity Factor” means the annuity factor as determined by the MUSL central office through a method approved by the MUSL Finance and Audit Committee and which is used as described in these Rules.
- M. “MUSL Board” or “Board” means the governing body of the MUSL that is comprised of the chief executive officer of each party lottery.
- N. “MUSL Finance & Audit Committee” means the committee established by the MUSL Agreement.
- O. “MUSL Lotto America Product Group” or “Product Group” means the group of lotteries that have joined together to offer the Lotto America lotto game

according to the terms of the MUSL agreement and the MUSL Lotto America® Product Group Rules.

- P. “MUSL Lotto America Product Group Rules” means the rules established by the MUSL Lotto America Product Group. In the event of a conflict between these Official Rules and the MUSL Lotto America Product Group Rules, the MUSL Lotto America Product Group Rules will govern.
- Q. “Panel” means an area of a Play Slip or Digital Play Slip which must be marked by the player to select the numbers to play and the amount to be played.
- R. “Pari-mutuel” means wagered funds that are pooled and then paid in equal shares to the prizewinners as described in these Rules.
- S. “Participating Lottery” or “Selling Lottery” means a state lottery or lottery of a political subdivision or entity that sells the Lotto America game and is a member of the Product Group.
- T. “Party Lottery” means a state lottery or lottery of a political subdivision or entity that is a member of MUSL and that sells the games offered by the MUSL Lotto America Product Group.
- U. “Play” means the six (6) numbers, the first five (5) from a field of fifty-two (52) numbers and the last one (1) number from a field of ten (10) numbers that appear on a Ticket as a single lettered selection and are played by a player in the game.
- V. “Play Slip” means a physical or digital card (“Digital Play Slip”) used in marking a player’s game plays that contains one (1) or more Boards.
- W. “Quick Pick” means the random selection of two-digit numbers by a Retailer Terminal that appears on a Ticket played by a player in the game.
- X. “Retailer” means a person or entity authorized by the Lottery to sell Lotto America Tickets.
- Y. “Set Prize” means all other prizes except the grand prize that are advertised to be paid by a single cash payment and, except in instances outlined in these rules, are equal to the prize amount established by these rules for the prize level.
- Z. “Terminal” means a device authorized by the Lottery to function in an interactive mode with the Lottery’s computer system and Mobile App, for the purpose of issuing Lottery tickets and entering, receiving, and processing Lottery transactions, including purchases, Ticket validations, and report transmittals.
- AA. “Winning Numbers” means the six (6) numbers, the first five (5) from a field of fifty-two (52) numbers and the last one (1) number from a field of ten (10) numbers randomly selected at each Drawing, that are verified as official and used to determine winning plays contained on game Tickets that are logged on the Lottery computer system.

2.1 Game Description

Lotto America is a five (5) out of fifty-two (52) plus one (1) out of ten (10) lotto game which pays a grand prize, at the election of a player made in accordance with these rules, either on an annuitized Pari-mutuel basis or as a cash lump sum payment of the total cash held for this prize pool on a Pari-mutuel basis. Except as provided in these rules, all other prizes are paid on a set cash basis. To play Lotto America a player selects five (5) different numbers, between one (1) and fifty-two (52) and one (1) additional number between one (1) and ten (10), for input into a Terminal operated by a Retailer. The additional number may be the same as one (1) of the first five (5) numbers selected by the player. The player may select each set by communicating the six (6) numbers to the Retailer, or by marking six (6) numbered squares in any one (1) Game Board on a Play Slip and submitting the Play Slip to the Retailer or by requesting a "Quick Pick" from the Retailer. The Retailer will then issue a Ticket, via the Retailer terminal containing the selected set or sets of numbers, each of which constitutes a game play.

2.2 Claims

A Ticket is the only proof of a game Play or Plays and the submission of a winning Ticket to the issuing Lottery or an authorized Retailer is the sole method of claiming a prize or prizes. A physical or Digital Play Slip has no monetary or prize value and does not constitute evidence of Ticket purchase or of numbers selected. A Terminal-produced paper receipt has no monetary or prize value and does not constitute evidence of a Ticket purchase or of numbers selected.

2.3 Cancellations Prohibited

A Ticket may not be voided or canceled by returning the Ticket to the selling Retailer, including Tickets that are printed in error.

2.4 Player Responsibility

It is the sole responsibility of the player to verify the accuracy of the game Play or Plays and other data printed or inputted on their Ticket(s). The placing of Plays is done at the player's own risk through the Retailer who acts on the player's behalf of the Player in entering the Play or Plays. The player assumes the risk in entering the Play or Plays on the Mobile App.

2.5 Price of Ticket

- A. Each Lotto America play costs one dollar (\$1.00) and contains one (1) Play.
- B. A Retailer may discount the sales price of a Ticket in this game if the reduction in price is part of a store-wide discount promotion on all purchases (Lottery and non-Lottery) made by the player. The discount of the price does not relieve the Retailer from the obligation to pay the Lottery the full price of a Ticket as stated in this section.

2.6 Play Slip and Ticket Characteristics and Restrictions

- A. The player selects, or requests random selection from a Retailer by Quick Pick by computer, six (6) numbered squares on a Play Slip or Digital Play Slip. Play Slips

are available at no cost to players. The minimum entry of one (1) play costs one dollar (\$1.00). A Play Slip or Digital Play Slip has no monetary or prize value and does not constitute evidence of purchase or numbers selected.

- B. To players must pay the purchase price and any fee associated with a Ticket purchase and submit a completed Play Slip or Digital Play Slip, or request number selection by Quick Pick to an authorized Retailer. The Retailer will issue a standard game Ticket that contains the six (6) number selections played in each game grid, the Drawing date, amount bet, and validation number data. A standard Game Ticket is the only valid proof of a bet placed, and the only valid receipt for claiming a prize. The standard Game Ticket is valid only for the Drawing date or dates printed on the Ticket.
- C. If Play Slips or Digital Play Slips are unavailable, Plays may also be given verbally to an authorized Retailer in groups of six (6) number selections for each one dollar (\$1) wagered. The selections are manually entered into the Terminal by the Retailer. Tickets can also be generated by the Terminal using the Quick Pick feature.
- D. A player may select numbers for up to fourteen (14) Drawings, specifically the next Drawing and the thirteen (13) subsequent Drawings.
- E. No Ticket may be purchased or issued for a Drawing within a specified time, to be designated by the Director, of that Drawing.
- F. Plays may be entered manually only by using a Lottery Terminal keyboard, or by means of a Play Slip provided by the Lottery and hand-marked by the player, Digital Play Slip created on the Mobile App and scanned by a Lottery terminal, or by such other means approved by the Lottery.
- G. A Retailer may not permit the use of facsimiles of Play Slips, copies of Play Slips, or other materials inserted into the Lottery terminal's Play Slip reader that are not printed or approved by the Lottery.
- H. A Retailer may not permit any device to be physically or wirelessly connected to the Lottery computer Terminal to enter Plays, except as approved by the Lottery.

2.7 Time, Place, and Manner of Conducting Drawings

- A. Lotto America Drawings are held at 9:15 p.m. Central Standard Time, or later, each Monday, Wednesday, and Saturday; however, the Director or the MUSL Lotto America Product Group may change the time of the Drawing without notice.
- B. Lotto America Drawings are conducted by MUSL in locations designated by the MUSL Lotto America Product Group.
- C. MUSL will draw, at random, five (5) numbers between one (1) and fifty-two (52) and one (1) number between one (1) and ten (10), which, after verification, are known as the Winning Numbers.

3.1 Prize Pool

The prize pool for all prize categories consists of fifty percent (50%) of each Drawing period's sales, including tax, after the prize pool accounts and prize reserve accounts are funded to the amount set by the MUSL Lotto America Product Group. Any amount remaining in the prize pool at the end of this game is carried forward to a replacement game or expended in a manner as directed by the members of the MUSL Lotto America Product Group.

3.2 Prize Pool Accounts and Prize Reserve Accounts

An amount Director and/or the MUSL Lotto America Product Group is placed in one or more prize pool accounts and prize reserve accounts until the prize pool accounts and prize reserve accounts reach the amount designated by the MUSL Lotto America Product Group. Once the prize reserve account exceeds the designated amount, the excess becomes part of the prize pool. Any amount remaining in a prize reserve account at the end of this game is carried forward to a replacement prize pool account and prize reserve account or expended in a manner as directed by the MUSL Lotto America Product Group.

3.3 Expected Prize Payout Percentages

- A. The grand prize is determined on a Pari-mutuel basis. Except as provided in these rules, all other prizes awarded are paid as set cash prizes with the following expected prize payout percentages:

Number of Matches per Play	Prize Payment	Percentage Allocated to Prize
All five (5) of first set plus one (1) of second set	Grand prize	46.1983%
All five (5) of first set plus none (0) of second set	\$20,000	1.3852%
Any four (4) of first set plus one (1) of second set	\$1,000	1.8084%
Any four (4) of first set plus none (0) of second set	\$100	1.6276%
Any three (3) of first set plus one (1) of second set	\$20	1.6637%
Any three (3) of first set plus none (0) of second set	\$5	3.7434%
Any two (2) of the first set plus one (1) of second set	\$5	6.239%
Any one (1) of the first set plus one (1) of second set	\$2	13.7259%
None (0) of first set plus one (1) of second set	\$2	23.6085%

- B. The prize money allocated to the grand prize category is divided equally by the number of plays winning the grand prize.
- C. The set prize pool (for cash prizes of twenty-thousand dollars [\$20,000] or less) will be carried forward to subsequent Draws if all or a portion of it is not needed to pay the set prizes awarded in the current Draw. If the total of the set prizes awarded in a Drawing exceeds the percentage of the prize pool allocated to the set prizes, the amount needed to fund the set prizes awarded will be drawn from the following sources, in the following order: (1) the amount allocated to the set prizes and carried forward from previous Draws, if any; and (2) an amount from MUSL Lotto America prize reserve accounts, if available. If, after these sources are depleted, there are not sufficient funds to pay the set prizes awarded, including All Star Bonus prizes, the highest set prize will become a pari-mutuel prize. If the amount of the highest set prize, when paid on a pari-mutuel basis, drops to or below the next highest set prize and there are still not sufficient funds to pay the remaining set prizes awarded, the next highest set prize will become a pari-mutuel prize. This procedure will continue down through all set prize levels, if necessary, until all set prize levels become pari-mutuel prize levels. In that instance, the money available from the funding sources listed in this procedure will be divided among the winning plays in proportion to their respective prize percentage. Lotto America Set Prizes and All Star Bonus prizes will be reduced by the same percentage.

3.4 Probability of Winning

The following table shows the probability of winning and the probable distribution of winners in and among each prize category, based upon the total number of possible combinations in Lotto America. The overall odds of winning a prize are 1:9.6315.

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Probability Distribution		
Number of Matches per Play	Probability of Winning	Probable/Set Prize Amount
All five (5) of first set plus one (1) of second set	1:25,989,600.000	Grand Prize
All five (5) of first set plus zero (0) of second set	1:2,887,733.3333	\$20,000
Any four (4) of first set plus one (1) of second set	1:110,594.0425	\$1,000
Any four (4) of first set plus zero (0) of second set	1:12,288.2269	\$100
Any three (3) of first set plus one (1) of second set	1:2,404.2183	\$20
Any three (3) of first set plus zero (0) of second set	1:267.1353	\$5
Any two (2) of first set plus one (1) of second set	1:160.2812	\$5
Any one (1) of first set plus one (1) of second set	1:29.1420	\$2
Zero (0) of first set plus one (1) of second set	1:16.9430	\$2

3.5 Grand Prizes

- A. Grand prizes are paid by a winner annuity, except a player may elect to receive the grand prize in a single cash payment, provided the election is made by the player within sixty (60) days after the player becomes entitled to the prize. The election to take the single cash payment may be made at the time the prize is claimed or within sixty (60) days following the date that the Lottery determines that the player is entitled to the grand prize. An election made by a player to receive the prize via an annuity or in a single cash payment is final and cannot be revoked, withdrawn, or otherwise changed.
- B. Shares of the grand prize are determined by dividing the cash available in the grand prize pool equally among all winning plays of the grand prize. Winner(s) who elected cash payment are paid their share(s) in a single cash payment. The annuitized option prize is determined by multiplying a winner's share of the grand prize by the MUSL Annuity Factor. The MUSL Annuity Factor is determined through a process as approved by the MUSL Finance and Audit Committee. Neither MUSL nor the Lottery is responsible or liable for changes in the advertised or estimated annuity prize from the time the Drawing occurs and the date that the player makes the election regarding method of prize payment.
- C. In certain instances announced by the MUSL Lotto America Product Group, the grand prize will be a guaranteed amount determined pursuant to Section 3.11 of these rules.

- D. If the individual shares of the cash held to fund an annuity are less than \$250,000, the MUSL Lotto America Product Group, in its sole discretion, may elect to pay the winners their share of the cash held in the grand prize pool.
- E. All annuitized prizes are paid in thirty (30) payments, with the initial payment being made in cash, to be followed by twenty-nine (29) payments funded by the annuity. The initial payment of an annuitized prize may be made by the Lottery upon validation of the winning ticket. Each subsequent payment will increase each year by a rate as determined by the MUSL Lotto America Product Group. Prize payments may be rounded down to the nearest one thousand dollars (\$1,000). Annual payments after the initial payment are made on the anniversary date of the selection of the grand prize. Winning Numbers or if such date falls on a non-business day, the first business day following the anniversary date.
- F. In the event of the death of a Lottery prizewinner and upon petition of the estate of the Lottery prizewinner, the MUSL Lotto America® Product Group may accelerate payment of all remaining proceeds from the winning ticket to the estate of the Lottery prizewinner by transferring to the estate the securities and/or cash being held to satisfy the prize requirements, or paying the estate the present value of the remaining payments of the Lottery prizewinner's prize. The valuation of the securities and determination of the present value of the accelerated Lottery payments is at the sole discretion of the MUSL Lotto America Product Group.

3.6 Cash Prize Payments

All low-tier cash prizes (all prizes except the grand prize) are paid in cash by the Lottery. The Lottery may begin paying low-tier cash prizes after receiving authorization to pay from the MUSL central office.

3.7 Rollover

If the grand prize is not won in a Drawing, the prize money allocated for the grand prize rolls over and is added to the grand prize pool for the following Drawing.

3.8 Limited to Highest Prize Won

The holder of a winning ticket may win in only one (1) prize per Board in connection with the Winning Numbers drawn, and is entitled only to the prize won by those numbers in the highest-matching prize category.

3.9 Prize Claim Period

Prize claims must be submitted within one (1) year of the Drawing date. For prizes claimed by mail, date of claim is date of receipt by the Lottery. For prizes of \$600 or more, the claim period ends at the close of business on the last day of the claim period that Lottery offices are open. Lottery offices are closed for the holidays and events listed on mnlottory.com, and one or more Lottery offices may close unexpectedly due to weather or other unforeseen circumstances. This Section 3.9 applies to all prize claims without regard to the method used to purchase a Lotto America Ticket.

3.10 Prizes Rounded

Annuitized payment of the grand prize or a share of the grand prize may be rounded to facilitate the purchase of an appropriate funding mechanism. Breakage on an annuitized grand prize win is added to the first cash payment to the prizewinner or prizewinners. Prizes other than the grand prize, which under these rules may become single-payment, Pari-mutuel prizes, may be rounded down so that prizes can be paid in multiples of whole dollars. Breakage resulting from rounding these prizes is carried forward to the prize pool for the next Drawing.

3.11 Funding of Guaranteed Prizes

The MUSL Lotto America Product Group may offer guaranteed minimum grand prize amounts or minimum increases in the grand prize amount between Drawings or make other changes in the allocation of prize money where the MUSL Lotto America Product Group finds that it would be in the best interest of the game. If a minimum grand prize amount or a minimum increase in the grand prize amount between Drawings is offered by the MUSL Lotto America Product Group, the grand prize shares are determined as follows. If there are multiple grand prize winners during a single Drawing, each selecting the annuitized option prize, then a prizewinner's share of the guaranteed annuitized grand prize is determined by dividing the guaranteed annuitized grand prize by the number of winning plays. If there are multiple grand prize winners during a single Drawing and at least one (1) of the grand prize prizewinners has elected the annuitized option prizes, then the best bid submitted by MUSL's pre-approved qualified brokers determines the cash pool needed to fund the guaranteed annuitized grand prize. If no winner of the grand prize during a single Drawing has elected the annuitized option prize, then the amount of cash in the grand prize pool is an amount equal to the guaranteed annuitized amount divided by the MUSL Annuity Factor. Changes in the allocation of prize money are designed to retain approximately the same prize allocation percentages, over a year's time, set out in these rules. Minimum guaranteed prizes or increases may be waived if the alternate funding mechanism as set out in Section 3.3.C of these rules becomes necessary. Approval of the MUSL Lotto America Product Group is required to change the minimum grand prize amounts or minimum increases in the grand prize amount. The Group may increase, decrease, or eliminate the guaranteed minimum Grand Prize amount or any announced minimum Grand Prize increases effective at any time following the next Drawing following the action taken by the Group.

3.12 Procedure for Claiming a Prize

- A. To claim a prize of less than six hundred dollars (\$600), a player must sign the back of the Ticket in the signature area and present the winning Ticket to any retailer that sells Lotto America® game Tickets. The retailer will verify the claim through use of the Retailer Terminal and, if valid, make payment of the amount due the player. In the event the retailer cannot verify the claim or does not have the funds on hand to pay the claim, the retailer will provide the player with a [Ticket Claim form](#) and instruct the player on how to file a claim with the Lottery. If the claim is validated by the Lottery, a check will be forwarded to the player in

the amount due. In the event the claim is not validated, the claim will be denied and the player will be notified promptly.

- B. To claim a prize of less than fifty thousand dollars (\$50,000), but greater than six hundred dollars (\$600), a player must sign the winning Ticket, fill out a [Ticket Claim form](#) in its entirety, and present both at any Lottery Regional Office or at Lottery Headquarters at 2645 Long Lake Road, Roseville, Minnesota, 55113, or mail both to the Minnesota State Lottery, P.O. Box 131000, Roseville, MN 55113. If mailed, date of claim is date of receipt by the Minnesota Lottery and [registered mail](#) is recommended. The Lottery is not responsible for lost or stolen Tickets. The Lottery recommends that players use registered mail to send Tickets and Ticket Claim forms to the Lottery and that players keep a legible copy of the front and back of any Ticket sent.
- C. Pursuant to Minn. Stat. § 349.08, if the claim is validated by the Lottery, the check in the appropriate amount will be forwarded to the player less any applicable federal and state withholding tax and debt owed under Minn. Stat. § 270A.03. In the event that the claim is not validated by the Lottery, the claim will be denied and the player will be notified promptly.
- D. To claim a prize greater than fifty thousand dollars (\$50,000), a player must sign the winning Ticket, fill out a [Ticket Claim form](#) in its entirety, and present both at Lottery Headquarters at 2645 Long Lake Road, Roseville, Minnesota, 55113. Pursuant to Minn. Stat. § 349.08, if the claim is validated by the Lottery, the check in the appropriate amount will be forwarded to the player, less any applicable federal and state withholding tax and debt owed under Minn. Stat. § 270A.03. In the event that the claim is not validated by the Lottery, the claim will be denied, and the player will be notified promptly.

4.1 Ticket Responsibility

- A. A Lotto America prize claim is deemed to be submitted by the person whose name appears on the Ticket or, in the case of a Ticket not completed with name and address, by the person holding the Ticket.
- B. The Lottery is not responsible for lost or stolen Lotto America Tickets.
- C. The purchaser of a Lotto America Ticket has the sole responsibility for checking the accuracy and condition of the data printed on the Ticket.
- D. The Lottery will not be responsible for Lotto America Tickets redeemed in error by a player from a Retailer.

4.2 Ticket Validation Requirements

- A. To be a valid Lotto America Ticket, the following conditions must be met:
 - 1. The Ticket validation number is present in its entirety and corresponds, using the computer validation file, to the selected numbers printed on the Ticket for the date printed on the Ticket.
 - 2. The Ticket is intact.

3. The Ticket is not mutilated, altered, reconstituted, or tampered with in any way.
 4. Any signature in the signature area must not have been removed or altered in any way.
 5. The Ticket is not counterfeit or an exact duplicate of another winning Ticket.
 6. The Ticket has been issued by the Lottery through a Retailer in an authorized manner.
 7. The Ticket has not been stolen or canceled.
 8. The Ticket data have been recorded on the Lottery central computer system before the Drawing and the Ticket data match the computer record in every respect.
 9. The Player-selected or Terminal-selected numbers, the validation number data, and the Drawing date of an apparent winning Ticket appear on the official file of winning Tickets, and a Ticket with that exact date has not been previously paid.
 10. The Ticket is not misregistered, defectively printed, or printed or produced in error to an extent that it cannot be processed by the Lottery.
 11. The Ticket passes all other confidential security checks of the Lottery.
- B. A Ticket not passing the validation checks in Subsection A above is considered invalid and will not be paid.
1. When the validity of a Ticket is in doubt, the determination of the Director of the Lottery is final and binding.
 2. If a defective Ticket is purchased or if the Director determines that an adjustment must be made for an error, the sole and exclusive remedy will be the replacement of the defective or erroneous Ticket with a Ticket of equivalent sale price from a current Lottery game.
 3. If a Ticket is not paid by the Lottery and a dispute occurs as to whether the Ticket is a winning Ticket, the Lottery may replace the Ticket as provided in Paragraph 2 above. This is the sole and exclusive remedy of the holder of the Ticket.

4.3 Allowance for Delay of Payment

- A. The Lottery may delay payment of the prize pending a final determination by the Director, under any of the following circumstances:
1. if a dispute occurs, or it appears likely that a dispute may occur, regarding the prize;
 2. if there is any question regarding the identity of the claimant;

- 3. if there is any question regarding the validity of the Ticket presented for payment; or
 - 4. if the claim is subject to any setoff for delinquent debts owed by the claimant under Minn. Stat. § 349A.08, subd. 8.
- B. The Lottery may delay payment of a grand prize pending a claimant election of payment method as provided under Section 3.4., Paragraph A of these rules.
 - C. The Lottery may delay payment of a grand prize for up to fifteen (15) days as permitted by MUSL Lotto America Product Group rules.
 - D. No liability for interest for any delay will accrue to the benefit of the claimant pending payment of the claim.

5.1 Ticket Ownership

- A. Until the area designated for a signature on the back of a Ticket is signed, a Ticket is owned by the physical possessor of said Ticket. When a Ticket is signed in the designated area, the player whose signature appears in the signature area is the owner of the Ticket and is entitled to any prize attributable thereto. Signatures may not be removed or altered.
- B. The Director may make payment to each person who has agreed to share a prize so long as the prize being claimed is more than \$599.99. If the prize to be shared is the grand prize, each person's share of the prize is determined under Section 3.4 in these rules, and each person must make an election as to the method of payment as provided by that section. If the prize being claimed is less than six hundred dollars (\$600.00), the Director will require that one (1) of those players whose name appears on the back of the Ticket or is party to the prize sharing agreement be designated to receive payment by submission of the agreement among the players that has been approved by the Director. If the prize to be shared is the grand prize, each person sharing the prize must designate whether the prize will be paid via an annuity or a single cash payment as provided under Section 3.5.
- C. The Lottery is not responsible for lost or stolen Lotto America game Tickets.

6.1 Governing Law

In purchasing a Ticket, the player agrees to comply with, and abide by, the rules for Lotto America; Minnesota law including Minn. Stat. § 349A (State Lottery); Minn. R. 7857 (Lottery Prize Payments); MUSL Lotto America Product Group Rules; and all final decisions of the Director.

7.1. Ineligible Players

A Minnesota State Lottery Lotto America Ticket may not be purchased by, and a prize won by any such Ticket may not be paid to:

- A. a MUSL employee, officer, or director;

- B. a contractor or consultant under agreement with the MUSL to review the MUSL audit and security procedures;
- C. an immediate family member of an individual described in subsections (A) and (B) above and residing in the same household;
- D. Employees (including immediate family residing in the same household) of the Lottery, employees (including immediate family residing in the same household) of any company that is not eligible to receive a prize from the Lottery pursuant to law or a contract with the Lottery; or all other persons prohibited by law.

8.1 Retailer's Conduct, Bulk Purchase Restrictions

- A. A Lottery Retailer authorized to sell Lottery tickets for lotto games, or an employee of a Retailer may not request, demand, or accept gratuities or additional compensation from any person, or agent thereof, in exchange for the purchase of Lotto America Tickets.
- B. A Lottery Retailer authorized to sell Lottery tickets for lotto games must make Lotto America Lottery Tickets available for sale to the public during the hours that sale of Lotto America Tickets are authorized to be sold and that business is open to the public.
- C. A Lottery Retailer authorized to sell Lottery tickets for lotto games may sell Lotto America Lottery Tickets only on the premises described in the Retailer's contract, except as specially authorized in writing by the Director. No transaction, or any part thereof, of Lotto America Lottery Tickets may be made at the general corporate office of any Retailer unless that office is open to the public and has contracted with the Lottery as a separate Lottery Retailer.
- D. A Lottery Retailer authorized to sell Lottery Tickets for lotto games may not enter into any special agreement with any person, group of persons, or agent thereof, for the purchase of over \$500 of only Lotto America Lottery Tickets for any one (1) Drawing.
- E. A Lottery Retailer authorized to sell Lottery Tickets for lotto games must immediately report to the Lottery any attempt made by any person, or group of persons, or an agent thereof, to purchase more than 50% of the number combinations for Lotto America for any one (1) Drawing.
- F. A Lottery Retailer authorized to sell Lottery Tickets for lotto games must obtain the name and address of any person purchasing more than \$5,000 in Lotto America Lottery Tickets for any one (1) Drawing and report the information to the Lottery before the sale.
- G. A person may not purchase a Ticket or combinations of Tickets and a Lottery Retailer may not directly or knowingly sell a Ticket or combination of Tickets to any person which would guarantee the purchaser a grand prize win or any win.