Minnesota State Lottery
Official Game Rules
for Lotto Game
"North 5®"

Effective May 12, 2022; Revised January 9, 2025; March 24, 2026, July 6, 2026; July 16, 2026; October 29, 2026

1.1 Name of the Game

The name of the Minnesota five (5) of thirty-four (34) cash Lotto Game is "North 5®."

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" means the formal process of selecting Winning Numbers that determine the number of prizewinners for each prize level of the game.

D. "Game Board" or "Boards" means that area of the paper or Digital Play Slip that contains thirty-four (34) squares, numbers one (01) through thirty-four (34).

E. "Game Ticket" or "Ticket" means an acceptable evidence of play, which is a Ticket produced by a Lottery Terminal for the North 5® game."

F. "Lottery" means the Minnesota State Lottery.

G. "Lotto Game" means the lottery game in which a player selects numbers out of a larger predetermined set or sets of numbers.

H. "Mobile App" means the Minnesota Lottery Mobile App.

I. "Panel" means an area of a Play Slip or Digital Play Slip that must be marked by a player to select the numbers to play and the amount to be played.

J. "Pari-mutuel" means wagered funds that are pooled and then paid in equal shares to the prizewinners as described in these Rules.

K. "Play" means the five (5) different numbers from one (01) through thirty-four (34) that appear on a Ticket as a single numbered selection and are played by a player in the game.

L. "Play Slip" means a physical or digital card used in marking a player's game Plays and containing one (1) or more Boards.

M. "Quick Pick" means the random selection by the computer system of five (5) different two-digit numbers from one (01) through thirty-four (34) that appear on a Ticket and are played by a player in the game.

N. "Retailer" means a person or entity authorized by the Lottery to sell Lotto Game Tickets.

O. "Terminal" means a device authorized by the Lottery to function in an interactive mode with the Lottery 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.

P. "Winning Numbers" means the five (5) numbers between one (01) and thirty-four (34) randomly selected at each Drawing that are verified as official and used to determine winning Plays that have been played on a Ticket that is logged in the Lottery computer system.

2.1 Game Description

A. North 5® is a five (5) out of thirty-four (34) Lotto Game that pays set prizes for matching two (2) of the five (5) numbers selected, three (3) of the five (5) numbers selected and four (4) of the five (5) numbers selected and pays prizes on a Pari-mutuel basis for matching five (5) of the five (5) numbers selected with a guaranteed minimum prize.

B. To play North 5®, a player selects a set of five (5) different numbers from the set of numbers one (01) through thirty-four (34) for input into a Terminal. The player may select a set by telling the five (5) numbers to a Retailer or requesting a Quick Pick from the Retailer or by marking five (5) numbered squares in any one (1) Game Board or Quick Pick on a Play Slip and submitting the Play Slip to the Retailer. The Retailer then issues a Ticket via the Terminal that contains the selected set of numbers, each of which constitutes a game Play. A player may also select each set by using the Mobile App.

2.2 Claims

A Ticket is the only proof of a game Play or Plays and the submission of a winning Ticket to the Lottery or 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.

2.3 Cancellations

A. A Ticket is purchased on a day of a Drawing and before the Drawing may be canceled by a player by 6:10 p.m.

B. A Ticket purchased on a day of a Drawing but after the Drawing (in other words, a ticket purchased for the next drawing) may be canceled by a player at any time before midnight on the same day the Ticket was purchased.

C. A Ticket may be canceled only if:

1. the player holds the Ticket;
2. the player returns the Ticket to the selling Retailer; and
3. no Drawing applicable to the Ticket has been held.

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 is acting on behalf of the player in entering the Play or Plays.

2.5 Price of Each Play

A. The price of each North 5® Play is one dollar ($1.00) and contains one Play. Up to ten (10) plays may be purchased on a single Ticket.

B. A Retailer may discount the sales price of a Play 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 players. A price discount does not relieve the Retailer from the obligation to pay the Lottery the full price of each play as stated in this section.

2.6 Play Slip and Ticket Characteristics and Restrictions

A. The player may select, or request selection by computer, five (5) numbered squares in the game grid on a Play Slip or Digital Play Slip. Play Slips are available at no cost to the Player. The minimum Play, of five (5) numbers chosen in one Panel, costs $1.00.

B. To purchase a Ticket, players must pay the purchase price and submit the completed Play Slip or Digital Play Slip or request number selection by Quick Pick to an authorized Retailer. The Retailer then issues a Ticket that contains the five (5) number selections played in each game grid, the Drawing date, amount of bet and system control number data.

C. If Play Slips or Digital Play Slips are unavailable, Plays may also be given verbally to an authorized Retailer in groups of five (5) number selections for each game Play for each $1.00 wagered. The selections are manually entered into the Terminal by the Retailer.

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 between game close and that Drawing.

F. The Ticket is valid only for the Drawing dates printed on the Ticket.

G. The Ticket is the only valid proof of the bet placed and the only valid receipt for claiming a prize.

2.7 Time, Place, and Manner of Conducting Drawings

A. The North 5® Drawing will be held each day at approximately 6:17 p.m. or as determined and publicly announced by the Lottery.

B. The North 5® Drawings will be conducted by the Lottery headquarters or in a place designated by the Lottery.

C. During each Drawing, the Lottery draws, at random, five (5) numbers from the set of one (01) through thirty-four (34) which, after verification, are known as the Winning Numbers for that particular day.

3.1 Prize Pool

The prize pool for all prize categories consists of fifty-two percent (52%) of each Drawing period's sales. From time to time the Director will place up to two percent (2%) of the amount allocated to the Grand Prize in the North 5® game in a prize reserve fund until the prize reserve fund meets the amount designated by the Director.

3.2 Determination of Prizewinners

A. The prizes awarded for the grand prize, matching all of the five (5) numbers selected, are determined on a Pari-mutuel basis starting at $25,000 in the grand prize pool.

B. An owner of a Ticket matching four (4) of the five (5) numbers selected is entitled to a prize of fifty dollars ($50).

C. An owner of a Ticket matching three (3) of the five (5) numbers selected is entitled to a prize of five dollars ($5).

D. An owner of a Ticket matching two (2) of the five (5) numbers selected is entitled to a prize of one dollar ($1.00).

E. The holder of a winning Ticket may win only one (1) prize per each Panel in connection with the Winning Numbers selected and is entitled only to the prize won by those numbers.

3.3 Funding of Guaranteed Prizes

The Lottery 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 from time to time when the Lottery finds that it would be in the best interest of the game.

3.4 Expected Prize Payout Percentages

A. The grand prize is determined on a Pari-mutuel basis. All other prizes awarded are paid as set cash prizes with the following expected prize payout percentages:

Prize Pool

Number of Matches per Play	Prize Payment	Percentage Allocated to Prize
All five (5) numbers	Grand Prize	55.706
Any four (4) numbers	$50	5.011
Any three (3) numbers	$5	14.030
Any two (2) numbers	$1.00	25.253

The prize money allocated to the grand prize category is divided equally by the number of Game Boards winning the grand prize.

3.5 Probability of Winning

The following table shows the probability of winning and the probable distribution of winners in and among each prize category based on the total number of possible

combinations in North 5®. The overall odds of winning a prize in the North 5® Game are 1:6.83.

Number of Matches per Ticket	Probability of Winning	Probable/Set Matches per Prize Amount
All five (5) numbers	1:278,256	Grand Prize
Any four (4) numbers	1:1,919.01	$50
Any three (3) numbers	1:68.54	$5
Any two (2) numbers	1:7.62	$1.00

3.6 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. The Lottery may suspend this rule pursuant to Section 3.3 when sales do not support an increase in the grand prize.

3.7 Limited to Highest Prize Won

The holder of a winning Ticket may win only one (1) prize per each Panel in connection with the Winning Numbers selected, and is entitled only to the prize won by those numbers.

3.8 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 mnlottery.com, and one or more Lottery offices may close unexpectedly due to weather or other unforeseen circumstances.

3.9 Procedure for Claiming a Prize

A. To claim a prize of one dollar ($1.00), five dollars ($5) or fifty dollars ($50), a player must sign the signature area on the back of the Ticket and present the winning Ticket to any Retailer. Signatures may not be removed or altered. Until signed, a Ticket is owned by its physical possessor. The Retailer verifies the claim through the Terminal and, if valid, makes 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 provides the player with a Ticket Claim form and instructs the player on how to file a claim with the Lottery. If the claim is validated by the Lottery, a check is forwarded to the player in the amount due. In the event the claim is not validated, the claim is denied and the player is notified promptly.

B. To claim a prize of six hundred dollars ($600) to fifty thousand dollars ($50,000), the player must sign the signature area on the back of 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. Signatures may not be removed or altered. Until signed, a Ticket is owned by its physical possessor. Date of claim is date of receipt by the Minnesota Lottery. Registered mail is recommended. If the claim is validated by the Lottery, the check in the appropriate amount is forwarded to the player less any applicable federal and state withholding tax and debt owed under Minn. Stat. § 270A.03. If the claim is not validated by the Lottery, the claim is denied and the player is notified promptly. 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. To claim a prize greater than fifty thousand dollars ($50,000), the player must sign the signature area on the back of 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. 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 is denied and the player is notified promptly.

4.1 Ticket Responsibility

A. A North 5® 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 North 5® Tickets.

C. The purchaser of the North 5® Ticket has the sole responsibility for checking the accuracy and condition of the data printed on the Ticket.

D. The Lottery is not responsible for North 5® Tickets redeemed in error by a player from a Retailer.

4.2 Ticket Validation Requirements

A. To be valid, a North 5® Ticket that entitles its holder to receive a prize must meet the following conditions:

1. The Ticket system control 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 may not have been stolen or canceled.

8. The Ticket data have been recorded on the central computer system before the Drawing and the Ticket data match the computer record in every respect.

9. The player-selected or computer-selected numbers, the system control 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 will be considered invalid and any winnings 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. The Lottery may replace an invalid Ticket with a Ticket of equivalent sale price from a current Lottery game.

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. This is the sole and exclusive remedy of the holder of the Ticket.

4.3 Allowance for Delay of Payment

The Lottery may delay payment of the prize pending a final determination by the Director under any of the following circumstances:

A. if a dispute occurs or it appears likely that a dispute may occur regarding the prize;

B. if there is any question regarding the identity of the claimant;

C. if there is any question regarding the validity of the Ticket presented for payment; or

D. if the claim is subject to any setoff for delinquent debts owed by the claimant under Minn. Stat. § 349A.08, subd. 8.

No liability for interest for any delay will accrue to the benefit of the claimant pending payment of the claim.

4.4 Payment of Prizes to Person Under Age 18

No prize in the North 5® game may be paid to a person under 18 years of age.

5.1 Ticket Ownership

A. Until the area designated for a signature on the back of a Ticket is signed, a Ticket is considered owned by the physical possessor of said Ticket. Removed or altered signatures may void a Ticket; the Ticket will be ineligible for any prize. 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 entitled to any prize attributable thereto.

B. Notwithstanding any name or names submitted on a claim form, the Director will make payment to the player whose signature appears in the signature area on the back of a Ticket except as provided below.

C. If more than one (1) name appears in the signature area on the back of a Ticket or more than one (1) person has agreed to share the prize and the prize being claimed is not for the grand prize (matching all five [5] numbers selected), the Director will require that one (1) of those players whose name appears thereon or has agreed to share the prize be designated to receive payment.

D. If more than one (1) name appears on the back of a Ticket or there is a valid agreement among more than one (1) person agreeing to share the prize and the prize being claimed is for the grand prize (matching all five [5] of the numbers selected), the Director may make payment to each person who is party to a valid prize sharing agreement.

E. The Lottery is not responsible for lost or stolen Tickets.

6.1 Governing Law

In purchasing a Ticket, the player agrees to comply with, and abide by, these game rules for North 5®, Minn. Stat. § 349A (State Lottery), Minn. R. 7857 (Lottery's Prize Payments) MUSL rules, MUSL, North 5®, Product Group Rules, and all final decisions of the Director.

7.1 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 North 5® Lottery Tickets.

B. A Lottery Retailer authorized to sell lottery tickets for Lotto games must make North 5® Lottery Tickets available for sale to the public during the hours that

sale of North 5® 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 North 5® Lottery Tickets on the premises only as described in the Retailer's contract, except as specially authorized in writing by the Director. No transaction, or any part thereof, of North 5® 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 North 5® 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 fifty percent (50%) of the number combinations for North 5® for any one 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 North 5® Lottery Tickets for any one (1) drawing and report the information to the Lottery before the sale.

G. A Lottery Retailer authorized to sell Lottery Tickets for Lotto games may not sell more than $10,000 in Gopher 5® Lottery Tickets for any one (1) Drawing to any person, group of persons, syndicate, partnership, or other entity, or agent thereof. Plays purchased on behalf of two (2) or more principals not acting in concert are attributed, for purposes of this section, to each individual principal.

7.2 Player Bulk Purchase Prohibition

A. No person, group of persons, syndicate, partnership, or other entity, or agent thereof, may purchase Plays totaling more than $10,000 for any one (1) Drawing.

B. For purposes of this section, Plays purchased by two (2) or more people acting in concert or pursuant to a common scheme, agreement, or understanding, or purchased with pooled funds or funds from a common source, are treated as the purchase by a single person.

C. A Play purchased in violation of paragraph A above is not a valid Play, and the Director may withhold payment of any prize attributable to a Play purchased in violation of paragraph A. The sole and exclusive remedy for the purchaser or holder of a Ticket evidencing a Play in violation of paragraph A is a refund of the purchase price of that Ticket.

D. The Director may delay payment of a prize to determine whether the prize is a result of a Play in violation of paragraph A. The purchaser or holder of a Ticket must cooperate with the Lottery in this determination, including by providing information and documentation reasonably requested by the Lottery regarding the purchase and source of funds, and the Director may withhold payment of

any prize if the purchaser or holder of a Ticket being investigated fails to cooperate. The sole and exclusive remedy for the purchaser who fails to cooperate is a refund of the purchase price of that Ticket.

E. Nothing in this section limits any Lottery rights or remedies under these Rules or applicable law.

8.1 Copyright Information

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