

The National Lottery Game Specific Rules Relating To Rich For Life 2009 Prizes (as herein defined)



£5

RICH FOR LIFE

4 TOP PRIZES OF
£40,000
PER YEAR FOR LIFE*

OVER £45 MILLION IN CASH PRIZES!

YOUR	THEIR	PRIZE	YOUR	PRIZE
£	£	PRIZE	£	PRIZE
£	£	PRIZE	£	PRIZE
£	£	PRIZE	£	PRIZE
£	£	PRIZE	£	PRIZE

▲ Game 1: In a ROW, if YOURS weighs more than THEIRS win PRIZE. ▲ Game 2: In a ROW, match 2 identical numbers to win PRIZE.

IF YOU WIN AND THE PRIZE IS (RICH), WIN £40,000 PER YEAR FOR LIFE*

WINNING SYMBOLS	YOUR SYMBOLS	PRIZE	PRIZE	PRIZE	PRIZE
♦	♦	PRIZE	PRIZE	PRIZE	PRIZE
♦	♦	PRIZE	PRIZE	PRIZE	PRIZE

WIN UP TO 16 TIMES ON A TICKET

▲ Game 3: Match either of the WINNING SYMBOLS to any of YOUR SYMBOLS to win PRIZE. See reverse for details.
*£40,000 per year RICH FOR LIFE prize is subject to UK tax as applicable.

The National Lottery® 000001-000 ■

'Rich For Life'

1. Introduction

- A. The National Lottery Scratchcard "Rich for Life" Game ("the Game") is subject to The National Lottery Rules for Scratchcard Lottery Games ("the Scratchcard Games Rules"), to the Procedures for the Game and to these Game Specific Rules, as the same may be amended from time to time, all available at National Lottery retailers.
- B. These Game Specific Rules relate to each Rich for Life Prize, as defined below, and in the event of any inconsistency between the Scratchcard Games Rules on the one hand and these Game Specific Rules and the Procedures for the Game on the other in respect of Rich for Life Prizes their payment and any other aspect of them, the latter shall prevail, notwithstanding any provision in the Scratchcard Games Rules to the contrary.
- C. Unless the context clearly indicates otherwise, the meaning of any word or term in these Game Specific Rules shall, unless defined below, be as defined in the Scratchcard Games Rules.

2. Definitions

The following words and terms when used within these Game Specific Rules shall have the following meanings unless the context clearly indicates otherwise:

'Annual Payment Date'

means the day of a year on which an Annuity Payment is payable under and in accordance with an Annuity Policy.

'Annuity Payment'

means the sum of £40,000 (less any appropriate amount for tax – see rule 4 below) (or any lesser amount provided by the Annuity Policy as referred to in rule 3B(ii) below) being one annual instalment payable under an Annuity Policy and "Annuity Payments" shall be construed accordingly.

'Annuity Payment Period'

means in respect of a particular Annuity Policy, the period commencing on the First Annuity Payment Date and ending on the Monthly Payment Date immediately preceding the death of the Prizewinner or the end of the Guarantee Period as defined in rule 5 below if applicable.

‘Annuity Policy’

means the policy schedule, policy provisions and other documentation together comprising a lifetime annuity policy established or to be established by the Annuity Provider for a Prizewinner on his sole life in accordance with these Game Specific Rules.

‘Annuity Provider’

means in respect of a Prizewinner resident in the United Kingdom or Isle of Man such company authorised to issue annuities in the United Kingdom or Isle of Man respectively, as, in each case, either the Broker shall select (in accordance with such selection criteria as the Company shall specify to it from time to time) and recommend to, and be accepted by, the Prizewinner or, if different, as the Prizewinner shall choose.

‘Broker’

means Buck Consultants (Administration & Investment) Limited whose registered office is at 160 Queen Victoria Street, London EC4V 4AN or such other broker as the Company shall from time to time appoint in substitution therefor.

‘Claimant’

means a person who submits a claim for a Rich For Life Prize within the claim period set out in rule 3A(i).

‘First Annuity Payment Date’

means the date shown on the Annuity Policy as the policy start date.

‘Game Rules’

means the Scratchcard Games Rules .

‘Game Specific Rules’

means these Rules.

‘Monthly Payment Date’

means the day of a Month in which an Annuity Payment is payable under and in accordance with an Annuity Policy.

‘Month’

means a Calendar Month and “Monthly” shall be construed accordingly.

‘Prizewinner’

means a person who submits a claim for a Rich for Life Prize within the applicable claim period in accordance with rule 3A(i) below and whose claim is accepted as valid by the Company in accordance with the Scratchcard Games Rules and these Game Specific Rules.

‘Rich for Life Prize’

means a prize entitling a Prizewinner, subject to the Game Rules, to either (a) one initial payment of £40,000 which will be made prior to the First Annuity Payment Date and thereafter, during the Annuity Payment Period, to Annuity Payments, or (b) if the provisions of rules 3E or 3F or rule 7 below apply, to a lump sum in accordance with that rule.

3. Claiming And Payment Of Rich For Life Prizes

- A. (i). A Rich for Life Prize can only be claimed by a Claimant by appointment only, in person at the Claimant’s home, other agreed location or at a Regional Centre. A Claimant should telephone The National Lottery Line to arrange such an appointment. During that telephone call he will be asked for certain information, including his name, address, date of birth and tax status, which the Company may pass to the Broker. A Claimant must during his appointment complete a Claim Form in respect of his claim to a Rich for Life Prize and hand it and the relevant Ticket to a representative of the Company at the appointment. A Rich for Life Prize must be so claimed no later than the close of The National Lottery Line on the 180th day after the closing date of the Game. (The opening hours of The National Lottery Line are currently 9.00am to 11.00pm Wednesdays, Fridays and Saturdays; 9.00am to 3.00pm Sundays and 9.00am to 5.30pm on other days (but not including Christmas Day).) Any Rich for Life Prize not claimed within this period will be forfeit.
- (ii) Upon validation of a claim, the Company will, subject to these Game Specific Rules (and unless rules 3E or F or rule 7 below apply), pay the Prizewinner at the option of the Company, by cheque, other approved instrument or direct credit the sum of £40,000, which will constitute the initial annual prize payment.
- B. (i) Unless rules 3E or 3F or rule 7 below apply, the Prizewinner will during the appointment referred to in rule 3A(i) above (or during a later appointment on a day agreed with the Prizewinner should

a representative of the Broker not be able to attend when the appointment arranged under rule 3A(i) takes place) be required by a duly-authorized representative of the Broker (and without prejudice to rule 6 below) to complete and sign the Broker's purchased life annuity factfind form ("the Factfind Form") which will require the Prizewinner to disclose certain information including his full name, address, telephone number(s), date of birth, National Insurance Number, details of income and other financial information relevant to tax status, details of current and past state of health and details of the bank or building society account to which the Annuity Payments are to be paid. The Broker will then use the information provided to select, and make a recommendation to the Prizewinner, of a suitable Annuity Provider to meet the second and remaining annual prize instalments, in accordance with these Game Specific Rules and the terms of business which the Broker shall provide to the Prizewinner.

- (ii) If the Prizewinner does not accept the Annuity Provider recommended by the Broker, the Prizewinner may choose an alternative Annuity Provider. Once the Annuity Provider is chosen by the Prizewinner:
 - (a) if that Annuity Provider is the one recommended by the Broker, then the Prizewinner shall be required to complete the Annuity Provider's purchased life annuity application form ("the Proposal Form") and forward this to the Broker. The Broker will then promptly forward to the Annuity Provider the completed Proposal Form, together with the documents referred to in rule 3C (ii) below and the Company's cheque payable to the Annuity Provider to pay for the Annuity Policy; or
 - (b) if the Annuity Provider chosen by the Prizewinner is not the one recommended to him by the Broker, then, the amount paid by the Company to the Annuity Provider shall be the lesser of:
 - (i) the amount which the Company would have paid had the Annuity Provider been the one recommended by the Broker; and
 - (ii) the amount which the Annuity Provider requires to be paid for the Annuity Policyand, if (i) is the lesser amount, then the Prizewinner will have no claim of whatever nature against the Company if the Annuity Policy produces Annuity Payments less than those which would have been provided by the annuity provider recommended by the Broker.

The Company accepts no liability for any such Proposal Form and documents being lost or delayed in the post.

- C. By purchasing a Ticket for the Game a Player accepts that, if he is a Prizewinner, he will be required during the appointment referred to in rule 3A(i) or, if applicable, rule 3B(i) above (and except when rule 3G or rule 7 below applies):
 - (i) to complete, sign and return to the Broker the Factfind Form, and subsequently thereafter, the Proposal Form (and, if he is aged under 18 years, to have his signature on the Proposal Form countersigned by one of his parents or his guardian);
 - (ii) to pass to the Broker for transmission to the Annuity Provider his birth certificate or a copy of his full passport and all relevant certificates recording any change of the Prizewinner's name; (in place of any original certificate the Claimant may provide a copy, certified by the General Registry Office (England and Wales), the General Registry Office (Northern Ireland), the Registrar General (Scotland) or the Civil Registry (Isle of Man) as appropriate); and
 - (iii) to confirm to the Company in writing his receipt of advice from the Broker, and that the Annuity Policy will be a contract between the Annuity Provider and the Prizewinner and that the Company has no liability of whatever nature in respect of the payment, non-payment or late payment of Annuity Payments or any of them.
- D.
 - (i) The Company will use its reasonable endeavours to ensure that the Annuity Policy is established within twelve weeks after the appointment referred to in rule 3A(i) or if applicable rule 3B(i) above but the Company accepts no liability of whatever nature for any delay in establishing an Annuity Policy or for any loss of whatever nature suffered by a Prizewinner as a result of such delay.
 - (ii) The Annuity Policy will be a contract between the Annuity Provider and the Prizewinner or the person to whom the Annuity Policy is at any time assigned and the Company shall have no liability of whatever nature in respect of the payment, non-payment or late payment of Annuity Payments or any of them.
 - (iii) The Company accepts no liability of whatever nature for any advice given by the Broker to a Prizewinner or for any loss of whatever

nature, including but without limitation, indirect or consequential loss, suffered or incurred by a Prizewinner arising from such advice.

- E. If a Prizewinner dies after completing the requirements set out in rule 3C above but before the Annuity Policy application is accepted and the Annuity Policy is issued, the Rich for Life Prize shall be the sum of £100,000.00 (less the sum of £40,000 if previously paid to the Prizewinner by the Company under rule 3A above), which amount shall, subject to the Game Rules, be paid by the Company to the Prizewinner's personal representatives. The Annuity Provider shall return to the Company any payment previously made by the Company to it on account of an Annuity Policy for the deceased Prizewinner.
- F. If a claim for a Rich for Life Prize is made by a personal representative of a deceased Player, then, if such claim is accepted by the Company under and in accordance with the Game Rules, the Rich for Life Prize shall be the sum of £100,000.00.
- G. Without prejudice to rule 5 below, if a Prizewinner dies before an amount equal to the purchase price paid by the Company for the Annuity Policy has been paid out in gross Annuity Payments, his personal representatives, beneficiaries, heirs and successors shall have no entitlement to the balance of that price.
- H. Without prejudice to any statutory cancellation right which the Prizewinner shall have and except as otherwise expressly provided in these Game Specific Rules, there is no cash alternative to the Annuity Policy.
- I. Without prejudice to any statutory cancellation right which the Prizewinner shall have, once the Annuity Policy has been established it cannot be altered, surrendered or cashed-in.

4. Tax

Each Annuity Payment will be subject to deduction of tax, the amount of which in respect of a particular Prizewinner will depend on his circumstances. Prizewinners should contact their Her Majesty's Revenue and Customs Tax Office for further information and may wish to seek other professional advice.

5. Guarantee

The Company will be prepared, on request from a Prizewinner to purchase an Annuity Policy for him which, if he dies under the age of 90 years and within 10 years from the date of the Annuity Policy, will continue to provide Annuity Payments during the period from the date of the Prizewinner's death to whichever first occurs of the tenth anniversary of the First Annuity Payment Date and the Monthly Payment Date immediately preceding what would have been the deceased Prizewinner's ninetieth birthday (the Guarantee Period). Such payments shall be made to the deceased Prizewinner's personal representatives.

6. Prize Restrictions

A Prizewinner will not be entitled to an Annuity Policy if he is not ordinarily resident in the United Kingdom or the Isle of Man on the date when he completes or would otherwise have completed the Proposal Form. A Prizewinner will, upon request, supply to the Broker for transmission to the Annuity Provider such evidence as may reasonably be required to establish whether or not that Prizewinner was resident in the United Kingdom or the Isle of Man at the relevant time.

7. Cash Alternative

If a Prizewinner is not entitled to an Annuity Policy because he is not ordinarily resident in the United Kingdom or the Isle of Man at the relevant time, then the Company shall obtain from the Broker a quotation for an annuity policy for the Prizewinner, without a guarantee as referred to in rule 5 above, as if the Prizewinner were a resident of the UK and had been entitled to an Annuity Policy hereunder and the amount which would have been required to be paid by the Company to establish such policy shall be paid by it to him (less the sum of £40,000 referred to in rule 3A(i) above if he shall previously have received that amount from the Company in respect of his win). In the event of any dispute as to whether a Prizewinner is or is not ordinarily resident in the United Kingdom or the Isle of Man at the relevant time, the Company's decision shall be final and binding.

8. Publicity Etc

- A. The Company will use all reasonable endeavours to ensure that the fact that a person is a Prizewinner, if disclosed by the Company to any third party in connection with the setting up of the Annuity Policy, will be held by any such third party as confidential.
- B. Subject to rule 8A, the Company gives no undertaking or guarantee to any Prizewinner that any information disclosed to any third party for the purposes set out or referred to in rule 8A above will be held by such third party as confidential, and the Company cannot accept any responsibility or liability of whatever nature if such information or any of it is disclosed by any such third party to others.
- C. Nothing herein or in the Game Rules shall operate to prevent or restrict the Broker passing to the Company and the Company passing to the Commission a copy of any quotation obtained by the Broker in respect of an Annuity Policy and the name of the Annuity Provider in respect of such Annuity Policy.

9. Law

These Game Specific Rules and the rights and obligations of the Company and Players set out herein shall be governed by and construed in all respects in accordance with the laws of England and the English Courts shall have exclusive jurisdiction.

Contact Numbers and Addresses

Telephone Enquiries

The National Lottery Line 0845 9 100 000

For the hard of hearing using Minicom equipment, please call 0845 9 100 045. Complaints or comments should also be directed to the above numbers. Evening and weekend calls cost 6p plus up to 2p per minute from a BT Calling Plan. Mobile and other providers' charges may vary. This information is correct at September 2008.

Play by Direct Debit Service

0845 9 125 000

Postal Enquiries

The National Lottery PO Box 1010 Liverpool, L70 1NL

E-Mail

help@national-lottery.co.uk

Postal Claims

The National Lottery PO Box 287, Watford, WD18 9TT

Website

www.national-lottery.co.uk

National Lottery Regional Centre Addresses

(For opening hours, telephone The National Lottery Line.)

Liverpool

The National Lottery Unit 3B, Olympic Way,
Sefton Business Park, Aintree, Liverpool, L30 1RD
Tel: 0151 2361796

Watford

The National Lottery Tolpits Lane, Watford, WD18 9RN
Tel: 01923 425000