

AMENDED: October 16, 2025
EFFECTIVE: November 3, 2025

GENERAL RULES GOVERNING FAST PLAY PROGRESSIVE GAMES

The following rules have been adopted by the New Jersey State Lottery Commission pursuant to the authorization contained in N.J.S.A. 5:9-7 and shall govern the operation of FAST PLAY PROGRESSIVE lottery games.

The rules of the FAST PLAY PROGRESSIVE games are as follows:

1. DEFINITIONS

Claimant - means any person or Entity submitting a winning ticket to collect or claim a Prize for a FAST PLAY PROGRESSIVE Game Ticket within the applicable Claim Limitation Period. A Claimant may be the Purchaser, the person or Entity named on a signed FAST PLAY PROGRESSIVE Game Ticket, the bearer of an unsigned FAST PLAY PROGRESSIVE Game Ticket, or any other person or Entity that may seek entitlement to a FAST PLAY PROGRESSIVE Prize payment in accordance with the FAST PLAY PROGRESSIVE Rules.

Claim Limitation Period or Expiration Period - means the requirement that a Winning Ticket Prize must be claimed within one (1) year from the date for which it was purchased. One (1) year means the anniversary date of the purchase unless the date is February 29th in which case the anniversary date is considered to be March 1st. All claims submitted beyond the one (1) year period are not eligible for Prize awards. Prizes that are not claimed within the Claim Limitation Period are known as Unclaimed or Expired Prizes.

Computer-Generated Game - means a Lottery game that is dependent upon the use of a Lottery Terminal in direct communication with a gaming system operated by or at the direction of the Lottery.

Director - means the Executive Director of the Lottery.

Entity – means any Claimant other than a natural person who claims a Prize.

Fixed Prize - means a set amount awarded in a FAST PLAY PROGRESSIVE Game.

Game(s) – means the game named in the title at the top of page 1 of these rules.

Game Announcement – means the announcement published on the Lottery’s website at njlottery.com for each FAST PLAY PROGRESSIVE game to describe the specific features of that game, including, but not limited to, the price, odds and Prize Fund.

General Rules, Game Rules, or Rules - means these General Rules and any requirements announced by the Lottery for specific FAST PLAY PROGRESSIVE games (also see Game Announcement).

Game Specific Rules or Specific Game – means the rules that supplement these Rules and describe the specific features of a particular FAST PLAY PROGRESSIVE game.

Game Ticket or Ticket – means an official FAST PLAY PROGRESSIVE Ticket, produced on official paper stock by a Retailer in an authorized manner, bearing the date and time of purchase, Symbols, Game name, amount of Wager, and validation data. FAST PLAY PROGRESSIVE Tickets cannot be cancelled.

Jackpot Prize Reserve – means a portion of the sales of all FAST PLAY PROGRESSIVE Games placed in a Progressive Jackpot Prize reserve account which is used to fund any shortfall to the minimum Progressive Jackpot Prize. The contribution to the Jackpot Prize Reserve varies based on the Specific Game and will be included as part of each Game Specific Rules. Any excess funds accumulated may be applied to increase the Progressive Jackpot at the Director’s discretion.

Lottery – means the New Jersey Division of State Lottery.

Lottery Headquarters – means the building where Lottery operations are conducted. Address is One Lawrence Park Complex, Brunswick Avenue Circle, Lawrenceville, NJ 08648. Mailing address is PO Box 041, Trenton, NJ 08625-0041.

Official Game Rules – means these rules, as supplemented by the FAST PLAY PROGRESSIVE Game Specific Rules.

Play or Wager – means for each play a Player purchases, the Retailer shall then issue a Ticket containing a set of Symbols, numbers or other images representing the predetermined outcome for that Play or Wager. The price of each Play varies based on each Specific Game. The price of each Play will be included as part of Game Specific Rules and Game Announcement.

Present at the Terminal – means that a Player remains physically present at the Terminal from the time the Player’s order for a Ticket is accepted by a Retailer, through completion of order processing, while the Ticket is paid for, and through the time the Ticket is delivered to the Player. A Player must be present at the Terminal for any purchase.

Prize or Prizes - means the winnings as defined in these General Rules Governing FAST PLAY PROGRESSIVE Games and any Game Specific Rules. The Prizes for each FAST PLAY PROGRESSIVE Game vary based on the Specific Game and will be included as part of each Game Specific Rules and Game Announcement.

Prize Fund – means the number of dollars available to fund all Prizes. The prize fund of each FAST PLAY PROGRESSIVE Game varies based on the Specific Game and will be included as part of each Game Specific Rules and Game Announcement.

Prizewinner - means a Player who submits a Winning Ticket and is awarded a Prize.

Progressive Jackpot – means a shared jackpot funded by all FAST PLAY PROGRESSIVE Games with a minimum prize amount of \$50,000 that grows at a pre-determined rate every time a ticket is purchased.

Purchaser or Player - means a person who is at least eighteen (18) years of age and purchases a FAST PLAY

PROGRESSIVE Ticket in accordance with these Official Game Rules and New Jersey laws and regulations.

Retailer or Agent - means a person licensed and authorized by the Lottery to sell Lottery Tickets pursuant to the State Lottery Law, N.J.S.A. 5:9-1 et seq., and the Rules of the New Jersey Lottery Commission.

Symbols - means the set of symbols, numbers or other images randomly selected during a FAST PLAY PROGRESSIVE purchase that shall be used to indicate the predetermined outcome for that Ticket.

Terminal - means a device authorized by the Lottery to interface with the Lottery's central computer system for the purposes of issuing lottery tickets and entering, receiving, and processing Lottery transactions including making purchases (issuing Tickets), validating Tickets and transmitting reports.

Unclaimed Prize or Expired Prize - means any Prize for a Winning Ticket that has not been presented for payment within the Claim Limitation Period.

Winning Play(s) – means the Play(s) that match(es) the winning criteria for a FAST PLAY PROGRESSIVE Specific Game. The winning criteria for each FAST PLAY PROGRESSIVE Specific Game will be defined in each Game Specific Rules and Game Announcements.

Winning Ticket - means a Ticket that has passed all Lottery validation and security requirements and that contains a Winning Play. Each Winning Ticket must meet Lottery validation requirements.

2. GAME PLAY

- a. FAST PLAY PROGRESSIVE Games contain randomly predetermined Winning Tickets that can be, after being purchased by a Player Present at the Terminal and printed by a Lottery Terminal, immediately submitted for Prize payment. Each FAST PLAY PROGRESSIVE Specific Game may contain special features and the prize structures may vary by game; each of these will be described in Game Specific Rules and the Game Announcements for each game posted on the Lottery's web site (njlottery.com).
- b. To play FAST PLAY PROGRESSIVE, a Player must be Present at the Terminal to purchase a Ticket containing a set of Symbols representing the predetermined outcome for that Ticket. As described in the respective Game Specific Rules, the Player must match Symbols, add up Symbols, match a certain set of Symbols, find Symbols in a particular area of the Ticket, or find a certain set of Symbols that meet certain criteria as directed by the instructions printed on the FAST PLAY PROGRESSIVE Ticket.
- c. The Progressive Jackpot starts at a minimum of \$50,000 and grows with the sale of any FAST PLAY PROGRESSIVE Game. Each FAST PLAY PROGRESSIVE Game may win a portion, or all of the Progressive Jackpot as described in the Game Specific Rules and the Game Announcements for each game. The Game Specific Rules and the Game Announcements for each game shall state the percentage of the prize fund allocated to the Progressive Jackpot Prize Fund.
- d. The FAST PLAY PROGRESSIVE Jackpot resets to \$50,000 only when a Ticket winning 100% of the Progressive Jackpot is sold. The odds of winning the Progressive Jackpot are 1 in 500,000.
- e. Alternative methods of play may be implemented. If any alternative method of play is implemented,

instructions for that alternative method will be printed on the FAST PLAY PROGRESSIVE Tickets for the FAST PLAY PROGRESSIVE Specific Game in which the alternative method is used, and those instructions must be followed to determine if a Ticket is a Winning Ticket. Game Specific Rules and Game Announcements will also specify alternative methods of Play should they be available.

- f. All FAST PLAY PROGRESSIVE Tickets shall be clearly identified with the name of the FAST PLAY PROGRESSIVE Specific Game in which such Ticket was issued.
- g. The price of a single Play shall vary depending on the Specific Game. The price of a single Play will be specified in the Game Specific Rules and the Game Announcement.
- h. FAST PLAY PROGRESSIVE Tickets may not be canceled.
- i. FAST PLAY PROGRESSIVE Tickets will be sold every day during the normal business hours of the Retailers authorized to sell said Tickets, or other means authorized by the Lottery.
- j. It shall be the sole responsibility of a Purchaser to verify the readability of the information printed on a FAST PLAY PROGRESSIVE Ticket at the time of purchase. Additionally, the Purchaser should check the date and time printed on a FAST PLAY PROGRESSIVE Ticket to confirm that the printed date and time of purchase correspond to the actual date and time of purchase. After the Purchaser leaves the Retailer location where Purchaser purchased a FAST PLAY PROGRESSIVE Ticket, neither a Retailer nor the Lottery shall be liable for any errors in the readability of a Ticket occurring for any reason.
- k. Following the approval of Game Specific Rules, sales of FAST PLAY PROGRESSIVE may commence at a time to be determined by the Director and announced by posting of a Game Announcement. Sales of FAST PLAY PROGRESSIVE Tickets may be suspended or terminated by the Director at any time without advance notice.

3. CLAIMS AND VALIDATIONS

- a. In accordance with N.J.A.C. 17:20-7.12, the Claimant of a Prize based on a Winning Ticket in a FAST PLAY PROGRESSIVE game can take said Ticket to any Retailer for validation. If said Winning Ticket entitles the holder to a Prize of \$599.00 or less, that Prize may be paid by the Retailer upon presentation and validation of the Winning Ticket. If the Winning Ticket entitles the holder to a Prize that is more than \$599.00, then the Retailer shall validate the Winning Ticket, the Claimant and Retailer shall fill out a claim form issued by the Retailer and mail the completed claim form, validated Ticket, and validation receipt to Lottery Headquarters in a claim form mailer envelope. Once a Winning Ticket and completed claim form are received at Lottery Headquarters and validated, the Winning Ticket will be considered "claimed" and will not be returned to the Claimant, but will be retained by the Lottery and the payment will be processed. The Claimant should retain a copy of the completed claim form prior to mailing to Lottery Headquarters. The Claimant should sign the back of the Winning Ticket.
- b. A Claimant of a Prize based on a Winning Ticket must provide proof of age and other information consistent with N.J.A.C. 17:20-7.1.
- d. The Ticket must have been issued by a licensed Retailer on official paper stock of the Lottery.

- e. The Winning Ticket must have been recorded on the Lottery's central computer system and must match exactly with the official file of Winning Tickets and must not have been previously paid. In the event of a contradiction between information as printed on the Ticket and as recorded by the Lottery's central computer system, the Wager recorded by the Lottery's central computer system shall be the valid Wager.
- f. A Ticket is void if:
 - i) Stolen, unissued, unreadable, mutilated, altered, reconstituted, counterfeit in whole or in part, miscut, multiply-printed, defective, tampered with, printed or produced in error, or blank or partially blank;
 - ii) Printing is irregular;
 - iii) Apparent or asserted Symbols are not confirmed by validation number; or
 - iv) The Ticket fails any of the Lottery's other validation tests.
- g. A FAST PLAY PROGRESSIVE Ticket matching all Game play, serial number, and other validation data recorded in the Lottery's central computer system shall be the only valid proof of a Wager placed and the only valid receipt for claiming or redeeming any Prize.
- h. Prizes may be subject to federal tax, including withholding tax, and New Jersey tax, including withholding tax, at the prevailing tax rate. In addition, all Prizes may be subject to garnishment per N.J.S.A. 5:9-13.5, 13.14, and 13.17 in accordance with the procedures in N.J.A.C. 17:42-1.1 et seq. and N.J.A.C. 17:43-1.1 et seq.
- i. The Claim Limitation period for a FAST PLAY PROGRESSIVE Prize based on a Winning Ticket sold in New Jersey is one (1) year from the date of purchase. All persons holding Winning Tickets must claim a Prize within one (1) year after the date of purchase. One (1) year means the anniversary of the date of purchase unless the date is February 29th in which case the anniversary is considered to be March 1st. All Winning Tickets submitted beyond the one-year period are not eligible for Prize awards. For a Claim based on a Winning Ticket submitted and scanned at a Retailer location within the Claim Limitation period and then sent to Lottery Headquarters for validation, said Winning Ticket must be received at the Lottery Headquarters by the close of business on the thirtieth (30th) day after the expiration of the official claim period in order for a Prize to be awarded.
- j. Pursuant to the New Jersey Lottery Law (N.J.S.A. 5:9-1 et seq. and N.J.A.C. 17:20-1 et seq.), holders of winning tickets or shares may remain anonymous indefinitely. The identity of a holder choosing to remain anonymous shall not be included under materials available to public inspection pursuant to the New Jersey Open Public Records Act (N.J.S.A. 47:1A-1 et seq. and N.J.A.C. 17:20-7.7). Holders of winning tickets or shares may expressly authorize use by the New Jersey Lottery of his or her name, address, prize amount and photographic or video-graphic likeness, in any medium for the sole purpose of advertising and publicity.

4. LIABILITY OF THE LOTTERY

- a. The liability of the Lottery for Tickets printed or produced in error or for defective Tickets shall be limited to the replacement of the defective Ticket with another un-played Ticket or reimbursement of the retail sale price of the Ticket.
- b. All Prizewinners, Tickets, and transactions are subject to Lottery rules and regulations, and New Jersey State Law. All Prize awards are subject to claim procedures, validation tests, offset required by law, and other applicable requirements of the Lottery.
- c. The Director, at any time, may announce the termination of a FAST PLAY PROGRESSIVE game without advance notice, at which point no further Tickets shall be sold for that game and no additional Prizes shall be awarded for that game. The Lottery shall have no liability whatsoever for any such termination. Termination of a game does not impact the applicable Claim Limitation Period.
- d. If the FAST PLAY PROGRESSIVE Game is no longer offered in New Jersey, any amount remaining in the Progressive Jackpot or any Jackpot Prize Reserve at the end of the Game shall be carried forward to a replacement game or used in a manner as permitted by New Jersey law.
- e. Except as herein provided, all rules and regulations of the Lottery shall govern the operation of the FAST PLAY PROGRESSIVE Games. All determinations of Winning Tickets shall be made by the Director whose judgment shall be final.

5. RETAILER REQUIREMENTS, COMMISSIONS AND BONUSSES

- a. Electronic Fund Transfer (EFT). As per N.J.A.C. 17:20-6.3, all Retailers are required to have on deposit in their lottery bank accounts, no later than the close of their bank business day each Thursday, gross sales receipts less commissions and cash Prizes paid out for the previous sales week ending Wednesday. In case of a deficiency in EFT, the Director may debit a Retailer's account \$25.00 per failure.
- b. Commissions. Retailers will receive a commission equal to five percent (5%) of the gross sales dollars. In addition, all Retailers paying out cash Prizes up to \$599.00 shall receive a commission equal to 1.25% of the money paid out in Prizes. On a temporary basis, the Director may from time to time raise the commission rates for promotional purposes.
- c. Bonuses. The Retailer(s) selling the highest prize level Winning Ticket for a Prize of \$500 or more in each FAST PLAY PROGRESSIVE Game shall receive a bonus from the Lottery in an amount equal to 2.5% of the Prize. Regardless of the value of the Prize, the maximum bonus amount shall not exceed \$30,000. The bonus shall be paid for each highest prize level Prize Winning Ticket of \$500 or more in each FAST PLAY PROGRESSIVE Game sold. Bonuses paid shall not be confidential.

- d. Offsets. Retailer commissions and bonuses may be offset, at the Director's discretion, against monies due from the Retailer to the Lottery. In such cases, if applicable, a net payment will be made to the Retailer. All data regarding Retailers' sales and compensation shall be kept confidential by the Lottery, except for bonuses covered by Section 5(c) and income tax reporting required by law.
- e. Retailers shall validate all FAST PLAY PROGRESSIVE Tickets for a period of one (1) year from the date of purchase. Tickets redeemed by agents are to be destroyed and properly disposed. Failure to properly destroy and properly dispose the ticket will expose the agent to liability for restitution.
- f. A FAST PLAY PROGRESSIVE Ticket may not be voided or canceled, even when printed in error. A Ticket printed in error shall be deemed owned by the Retailer. Tickets accepted by Retailers as returned tickets cannot be resold and shall be deemed owned by the holder thereof.
- g. Tickets for FAST PLAY PROGRESSIVE shall only be printed when the Player purchasing the ticket is Present at the Terminal. Under no circumstances shall a retailer sell a FAST PLAY PROGRESSIVE Ticket that was printed prior to a Player's purchase of a FAST PLAY PROGRESSIVE Ticket. The sale of a FAST PLAY PROGRESSIVE Ticket that was printed before the Player purchased a Ticket is violation of these Rules and may constitute a basis for the revocation or suspension of a Retailer's license, the rejection of a renewal application, and/or otherwise result in the imposition of civil penalties under N.J.A.C. 17:20-5.1.