

Approved: September 29, 2016 Effective: October 18, 2016

1. RULES AND REGULATIONS

DAILY GRAND™¹ is governed by the Rules and Regulations Respecting Lotteries and Lottery Tickets of Interprovincial Lottery Corporation ("ILC") which are available upon request and WHICH INCLUDE LIMITATIONS OF LIABILITY.

2. PLAY

Each play is comprised of 1 selection of 5 Main Numbers from 1 to 49, inclusive (the "Main Selection") and 1 selection of 1 Grand Number from 1 to 7, inclusive (the "Grand Number Selection"). Grand Number may also be referred to as GN.

3. ISSUANCE OF TICKETS

To participate, any eligible person must present a completed DAILY GRAND selection slip or request a ticket where all selections are computer generated, and pay \$3 for each play per draw or remit a winning ticket entitling such person to a free play, whereupon a ticket will then be issued showing the draw date(s), the Main Selection and the Grand Number Selection for each play, the amount wagered or FREE PLAY in the case of a free play (which is deemed to be a \$3 amount wagered), the control number(s) and other relevant information.

4. DRAWS

On each draw date, or as soon as possible thereafter, ILC will cause:

- i. five Main Numbers (being five different numbers) to be drawn at random from among all numbers from 1 to 49 and
- ii. one Grand Number to be drawn at random from among all numbers from 1 to 7.

The drawing of the Main Numbers and the Grand Number is referred to as the "Main Draw".

On specific draw dates determined by ILC from time to time at its discretion, ILC may hold additional draws or increase the Prize(s) of the Main Draw.

5. WINNING SELECTIONS

Winning selections as a result of the Main Draw are determined as follows:

WINNING	
<u>SELECTION</u>	<u>CONSISTS OF</u>
E /E 4 /4	
5/5 + 1/1	the five Main Numbers and the Grand Number
5/5 + 0/1	the five Main Numbers and no Grand Number
4/5 + 1/1	any four Main Numbers and the Grand Number
4/5 + 0/1	any four Main Numbers and no Grand Number
3/5 + 1/1	any three Main Numbers and the Grand Number
3/5 + 0/1	any three Main Numbers and no Grand Number
2/5 + 1/1	any two Main Numbers and the Grand Number
1/5 + 1/1	any one Main Number and the Grand Number
0/5 + 1/1	no Main Numbers and the Grand Number

¹ The French name « Grande Vie^{MC} » is used in some regions.



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6. WINNING TICKETS

Any valid ticket for any Main Draw bearing any winning selection of such draw is a winning ticket and entitles its holder(s) to claim, for each such winning selection, a prize calculated in accordance with Section 7 hereof.

7. PRIZES and PRIZE CALCULATIONS

Prizes arising from the Main Draw are determined as follows:

Winning Selection	Prize	Prize Detail
5/5 + 1/1	Annuity of \$1,000 a day* for life or a single lump sum cash payment of \$7,000,000	Shared single lump sum cash payment if more than one winning selection
5/5 + 0/1	Annuity of \$25,000 a year for life or a single lump sum cash payment of \$500,000	Shared single lump sum cash payment if more than one winning selection
4/5 + 1/1	\$1,000	Fixed
4/5 + 0/1	\$500	Fixed
3/5 + 1/1	\$100	Fixed
3/5 + 0/1	\$20	Fixed
2/5 + 1/1	\$10	Fixed
1/5 + 1/1	\$4	Fixed
0/5 + 1/1	Free Play	Fixed

^{*} Payable at intervals determined by ILC at its sole discretion.

For the top 2 prize categories, in the event there is more than 1 winning selection for one given draw for a given prize, the lump sum value shall be shared using the following rounding rules:

- for 5/5 + 1/1 prize category, where there is a shared \$7,000,000 lump sum, cents are increased to the next \$0.10 (e.g. if there are 3 winning selections, the \$2,333,333.33 is rounded up to \$2,333,333.40)
- for 5/5 + 0/1 prize category, where there is a shared \$500,000 lump sum, cents are increased to the next \$0.10 (e.g. if there are 3 winning selections, the \$166,666.66 is rounded up to \$166,666.70)

DAILY GRAND GAME CONDITIONS



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8. ANNUITY PRIZES

i) Definitions

- a) "annuity payments" means the periodic payments made by the third party provider to the winner of an annuity prize who does not select the single lump sum cash payment option in accordance with Section ii hereof;
- b) "annuity prize" means a prize consisting of the issuance of an annuity (for a minimum period of 20 years) by a third party provider selected by ILC providing for annuity payments in accordance with the prize structure established by ILC for the DAILY GRAND game;
- c) "third party provider" means a party or parties with whom ILC has entered into a contract to provide annuity payments to the winner of an annuity prize;
- d) "winner" means the holder of a winning ticket.

ii) Payment Options

Subject to Section iii hereof, the winner of an annuity prize shall have the option to receive a single lump sum cash payment in lieu of annuity payments. The single lump sum cash payment will be a fixed amount, as determined by ILC in its sole discretion, in accordance with the prize structure of DAILY GRAND, and will extinguish the winner's entitlement to the annuity prize and all annuity payments. The prize option chosen by the winner shall be final and binding upon the winner and, if the winner fails to select one of these options (or fails to provide to ILC or to the third party provider, the information requested to process the annuity payments) within the time period specified by ILC or by the third party provider for doing so, the winner will be deemed to have selected the single lump sum cash payment option.

ILC will use reasonable efforts to obtain from a third party provider an annuity providing for the payment of the annuity payments. ILC will not be liable for any acts or omissions of such third party provider including, without limitation, total or partial non-payment. It shall be a condition of the selection of the annuity prize option that the winner of an annuity prize release and discharge ILC and the Regional Marketing Organization for the region where the ticket was issued from any claim, loss, expense or other liability arising from the annuity prize and the associated annuity payments, including, without limitation, total or partial non-payment by the third party provider. If the winner refuses or fails to provide the said release and discharge within the time period specified by ILC for doing so, the winner will be deemed to have selected the single lump sum cash payment option.

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iii) Single Lump Sum Cash Payment

ILC shall award the single lump sum cash payment (or equivalent, as determined by ILC) in lieu of the annuity prize in the event that:

- a) ILC or the Regional Marketing Organization for the region where the ticket was issued is prohibited by law from paying an annuity prize to a winner; or
- b) the winner has not attained the age of majority; or
- c) the winner of an annuity prize resides outside any of the Provinces or Territories of Canada; or
- d) there is more than one winner of an annuity prize or a winning ticket is shared by more than one person; or
- e) ILC is unable to obtain an annuity from an annuity provider on terms and conditions it deems reasonable; or
- f) in the opinion of ILC, the awarding of the annuity prize is impractical for either ILC or the winner of an annuity prize or for any other reason deemed justified by ILC at its sole discretion.

iv) Payment and Assignment of Annuity Payments

The payment of annuity payments and any assignment thereof shall be governed by the terms and conditions of the annuity contract with the third party provider of the annuity. Subject to the above, neither an annuity prize (or any portion thereof), nor any entitlement or payment relating to an annuity prize, may be assigned, transferred, sold, loaned, leased, rented, pledged, mortgaged or hypothecated without the prior written consent of ILC.

v) Tax Considerations

Neither ILC nor the third party provider make any representations regarding the tax liability of a winner as a direct or indirect result of the annuity payments nor will they provide, or accept any responsibility for providing, financial or tax advice to a winner.

The winner who selects to receive annuity payments shall be solely responsible for the payment of all Federal, Provincial and Territorial income taxes payable as a direct or indirect result of such annuity payments. However, the annuity contract between ILC and the third party provider will stipulate that the third party provider will calculate the gross amount of each of the annuity payments based on the highest marginal Federal (Canada) and Provincial or Territorial income tax rate (applicable to individuals according to the legislation then in force) in the Province or Territory in which the winner resides at the time the annuity prize is claimed, to provide to the winner a net amount after payment of such Federal and Provincial or Territorial income tax approximately equivalent to the amount of the annuity prize offered for DAILY GRAND as at the date the annuity prize is claimed. No adjustment shall be made for any future change in the applicable Federal, Provincial or Territorial income tax rates or if the winner moves to a different Province, Territory or country.

ILC shall have no obligation to deliver an annuity prize or a single lump sum cash payment in lieu of annuity payments to a winner unless the winner releases and discharges ILC and the Regional Marketing Organization for the region where the ticket was issued from any claim, loss, expense or other liability arising from the annuity prize and the associated annuity payments, the single lump sum cash



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payment in lieu of annuity payments or the financial consequences, matters or issues affecting the winner in relation to the selection, non-selection or payment of the annuity prize and the associated annuity payments or the single cash payment in lieu of annuity payments.

In the event of any discrepancy or inconsistency between the Annuity Prize provisions of these Game Conditions and the Annuity Prize provisions contained in the Rules and Regulations Respecting Lotteries and Lottery Tickets of ILC, the provisions of the Rules and Regulations Respecting Lotteries and Lottery Tickets of ILC shall prevail.

9. PRIZE CLAIMS

Prizes must be claimed within one year following the draw date.

10. ODDS OF WINNING

Main Draw

The approximate odds of winning per play are as follows:

Winning Selection	Approximate Odds of Winning per Play
5/5 + 1/1	One in 13,348,188
5/5 + 0/1	One in 2,224,698
4/5 + 1/1	One in 60,674
4/5 + 0/1	One in 10,112
3/5 + 1/1	One in 1,411
3/5 + 0/1	One in 235.2
2/5 + 1/1	One in 100.8
1/5 + 1/1	One in 19.7
0/5 + 1/1	One in 12.3
Any prize	One in 6.8