

# STATE LOTTERIES ACT 1966

## LOTTERIES (SET FOR LIFE) RULES

*This consolidation is of effect as at 8 September 2026.  
It is provided for convenient reference only and regard should be had to the full text of the Lottery Rules  
and amendments as published in the South Australian Government Gazette from time to time.*

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    Date of commencement

1 *Preliminary*

- 1.1 These Rules may be cited as the Lotteries (Set for Life) Rules.
- 1.2 These Rules will come into operation on the date specified in the Schedule to these Rules.
- 1.3 These Rules are to be read in conjunction with and are subject to the Lotteries (General) Rules.
- 1.4 These Rules apply only to the lottery known as “Set for Life”.

2 *Interpretation*

- 2.1 In these Rules and in each part of these Rules unless the contrary intention appears:

“Bloc members” means the parties from time to time to the Set for Life Bloc Agreement entered into by SALC with other lottery operators for the promotion, conduct and sale of tickets in the game of Set for Life on a joint basis with a common winning number determination and a declaration of common dividends based on the equal participation of all players in the aggregated prize pool;

“claim period” means the period commencing at midnight on the day of determination of the draw results (“relevant day”) and ending on the 14<sup>th</sup> day thereafter;

“Division 1 and Division 2 Prize Reserve” means the reserve created by Rule 10 from which Division 1 and Division 2 prizes are paid;

“drawing equipment” means the random number generator or other approved drawing device operated by Golden Casket Lottery Corporation Limited on behalf of the Bloc members for ascertaining the winning numbers;

“Master Agent” means Tatts Lotteries SA Pty Ltd;

“prize pool” means the pool created by Rule 9 from which all prizes are paid;

“QuickPick entry” means a nomination made by a player indicating that the player wishes to make a QuickPick selection in accordance with Rule 5 of these Rules;

“SALC” means the Lotteries Commission of South Australia;

“Set for Life” means a lottery in which a player is required to forecast seven numbers to be drawn from the range of numbers 1 to 44 inclusive for seven consecutive draws.

3 *Ordinary Entry*

- 3.1 To create an ordinary entry, a player must forecast or cause to be forecast seven numbers per game for seven consecutive draws.
- 3.2 An ordinary entry will provide participation for the number of games selected and paid for in seven consecutive draws.
- 3.3 The minimum number of games that must be completed in respect of each draw will be two or such number as otherwise determined by the Master Agent.
- 3.4 There will be a limit to the maximum number of games that can be played, including that in any one draw, the Master Agent may decline to issue more than 1,000 entries to a player.
- 3.5 A player may request that an entry be issued in advance of a current draw. The maximum number of advance draws in which an entry can be issued will be notified to players by the Master Agent following determination by SALC.
- 3.6 Subject to Rule 5, a player may enter a draw by:

- 3.6.1 submitting a coupon provided for that purpose from time to time by the Master Agent, together with an Easiplay Club membership card if applicable; or
- 3.6.2 making a verbal or electronic request at the selling point, together with providing an Easiplay Club membership card if applicable.
- 3.7 In the case of a coupon:
  - 3.7.1 a player's forecast must be marked with a cross mark in the centre of the circle, by filling the selected circle or by such other mark as the Master Agent determines. No other mark will be accepted. All marks on a coupon must be legible and if a coupon cannot be read by a selling point terminal, it will be rejected. A coupon must not be marked in red.
  - 3.7.2 a player who marks a "top up" circle will be taken to have authorised the selling point operator to generate a random forecast of a sufficient quantity of numbers to complete the games, the coupon or the nominated number of games, as the case may be.
  - 3.7.3 if a player marks more than the specified number of circles in any game panel, a ticket will not issue until the player has nominated the number(s) to be deleted. The player may be required to complete another coupon.
  - 3.7.4 if a player marks fewer than the specified number of circles in any game panel and does not mark the relevant "top up" circle, a ticket will not issue until the player has marked the relevant "top up" circle or has nominated the number(s) to be added.
  - 3.7.5 a player can nominate to commence their entry by marking their preference in the "choose when you play" section of the coupon for either:
    - 3.7.5.1 the current draw day or a specific draw day within the following six day period; or
    - 3.7.5.2 a start later draw day beyond that period in which case a verbal request for the commencement date must also be made at the selling point.

If no circle is marked the entry will default to commence from the current draw day and will be played for seven consecutive draws.

#### 4 *Multi-Week Entry*

- 4.1 A player may enter their number forecasts for a series of consecutive draws by marking the appropriate circle in the "Play Multi-Weeks" section on a coupon or by verbally or electronically requesting such an entry at the selling point. The maximum number of consecutive draws that may be entered in this way will be notified to players by the Master Agent following determination by SALC.
- 4.2 The Rules governing ordinary entries will apply to every multi-week entry.

#### 5 *QuickPick Entry*

- 5.1 A player can play by means of a QuickPick nomination at the selling point whereby the selling point terminal will process the information nominated by the player to generate a forecast of the type nominated by the player. Such entries will be limited to such number of games for an ordinary entry as the Master Agent determines.
- 5.2 When using a coupon, a player can "top up" to any of the QuickPick entry levels, namely 2, 3, 4, 5, 10, 15, 25 or 50 games (of 7 numbers), by marking the appropriate "top up" circle for an ordinary entry for each draw.

- 5.3 The QuickPick forecast will be generated by the selling point terminal, and the generated selections will be deemed to be those selections nominated by the player as if they were marked on a coupon by the player in accordance with these Rules.

6 *Supervision of Draw*

- 6.1 The selection of winning numbers and supplementary numbers will be conducted in such manner as agreed by the Bloc members and:
- 6.1.1 should be conducted and supervised in accordance with the requirements of the relevant regulatory body for the State in which the draw is conducted; and
  - 6.1.2 will be final for the purpose of determining the prize winners in that draw.
- 6.2 The provisional amount of the prize pool will be announced at each draw.

7 *Determination of Winning Numbers*

- 7.1 Each draw will be identified by a number.
- 7.2 Each draw will be conducted using drawing equipment agreed by the Bloc members.
- 7.3 For each draw the Bloc members will cause 9 numbers to be drawn by the drawing equipment.
- 7.4 The first 7 numbers drawn will be the winning numbers and the final 2 numbers will be the supplementary numbers.
- 7.5 There will be 8 prize winning divisions in each draw as follows:
- Division 1 — player(s) who correctly forecast the 7 winning numbers in any one game.
  - Division 2 — player(s) who correctly forecast any 6 of the 7 winning numbers and one of the supplementary numbers in any one game.
  - Division 3 — player(s) who correctly forecast any 6 of the 7 winning numbers in any one game.
  - Division 4 — player(s) who correctly forecast any 5 of the 7 winning numbers and at least one of the supplementary numbers in any one game.
  - Division 5 — player(s) who correctly forecast any 5 of the 7 winning numbers in any one game.
  - Division 6 — player(s) who correctly forecast any 4 of the 7 winning numbers and at least one of the supplementary numbers in any one game.
  - Division 7 — player(s) who correctly forecast any 4 of the 7 winning numbers in any one game.
  - Division 8 — player(s) who correctly forecast any 3 of the 7 winning numbers and at least one of the supplementary numbers in any one game.

8 *Publication of Results*

- 8.1 The Master Agent will publish the results of each draw as soon as practicable after each draw.
- 8.2 The information published may include the:

- 8.2.1 winning numbers;
- 8.2.2 number of prize winners or provisional prize winners in each division;
- 8.2.3 value or provisional value of each prize in each division;
- 8.2.4 dates when prizes will be paid; and
- 8.2.5 date the claim period expires.

## 9 *Prize Structure*

- 9.1 Only one prize can be won by any one ordinary entry in a game.
- 9.2 A percentage of the total entry fees received for each draw, as determined by SALC in consultation with Bloc members shall be allocated as the prize pool.
- 9.3 Each of the Bloc members must contribute the same percentage of the total entry fees received by them into the prize pool.
- 9.4 The prize pool will be distributed between the prize levels in accordance with the determination of SALC, after consultation with the Bloc members.

## 10 *Division 1 and Division 2 Prize Reserve*

- 10.1 A percentage of the total entry fees received for each draw, as determined by SALC in consultation with Bloc members shall be put aside to accumulate as part of a Division 1 and Division 2 Prize Reserve.
- 10.2 Subject to Rule 10.3, the Master Agent will pay from the Division 1 and Division 2 Prize Reserve:
  - 10.2.1 Division 1 Prize:
    - 10.2.1.1 if there are no more than four Division 1 winners, \$5,000,000 to each Division 1 winner;
    - 10.2.1.2 if there are more than four Division 1 winners, \$20,000,000 divided equally among the Division 1 winners.
  - 10.2.2 Division 2 Prize:
    - 10.2.2.1 if there are no more than four Division 2 winners, \$80,000 to each Division 2 winner;
    - 10.2.2.2 if there are more than four Division 2 winners, \$320,000 divided equally among the Division 2 winners.
- 10.3 If there is not enough money in the Division 1 and Division 2 Prize Reserve to pay the prizes mentioned in Rule 10.2, the Master Agent will draw upon the Prize Reserve Fund to fund any such shortfall.

## 11 *Divisions 3 to 8 Prize Pool*

- 11.1 The prize money allocated to each of Divisions 3 to 8 inclusive will be apportioned in equal shares between the winners in that division.
- 11.2 If there is no winner in any of Divisions 3, 4, 5, 6, or 7 of any draw, the prize money allocated to that prize level will be added to the prize money allocated to the next lower prize level in which there is a winner.

- 11.3 If there is no winner in Division 8 of any draw, the prize money allocated to that division will be added to the prize money allocated in the next higher prize level in which there is a winner.
- 11.4 Any variation to the divisions or the prize pool distributions between prize levels 3 to 8 inclusive, as determined by SALC, will be advised to players by way of the Master Agent's website and at all selling points, at least fourteen (14) days prior to their operational date.
- 11.5 Notwithstanding any other Rule, the Master Agent may, at its discretion round out the amount of any prize to the nearest five cents above or below the actual prize otherwise payable. The resulting surplus or deficit will be added to or deducted from the Prize Reserve Fund.

## 12 *Prize Reserve Fund*

- 12.1 From time to time, SALC may set aside a proportion of the total amount received from entry fees to any draw and, in respect of that draw, the distribution of prizes will be reduced *pro rata*. The amount set aside will be accumulated to constitute a pool called the Prize Reserve Fund.
- 12.2 The Prize *Reserve* Fund will be applied from time to time for or towards the payment of any of the following:
  - 12.2.1 fund the shortfall of funds in the Division 1 and Division 2 Prize Reserve in such amount(s) and to such player(s) as the Master Agent in its absolute discretion determines;
  - 12.2.2 prizes in respect of missed prize entries for lotteries conducted by the Master Agent, or additional or increased prizes in subsequent lotteries conducted by the Master Agent, in such amount(s) and to such player(s) as SALC in its absolute discretion determines.
- 12.3 The amounts to be set aside and the amounts to be distributed must be agreed with the Bloc members.
- 12.4 In the event that the game of Set for Life is replaced, enhanced, renamed or otherwise varied, the Prize Reserve Fund as constituted by this Rule 12 shall be assigned to the game replacing, enhancing, renaming or otherwise varying the game of Set for Life.

## 13 *Prize Claims*

- 13.1 In the case of a Division 1 prize:
  - 13.1.1 the Division 1 prize will be paid by:
    - (a) one (1) amount payable as soon as practicable after 14 days following the drawing;
    - (b) and 240 equal monthly instalments (subject to rounding up to the nearest sum containing a one (1) cent multiple) to each Division 1 prize winner. The first instalment payment being made by the Master Agent as soon as practicable after 14 days following the drawing; and each subsequent instalment payment being made by the Master Agent on the 15th day of each subsequent month, unless that day is a weekend or public holiday where the payment will be made on the next business day, until all instalments have been paid.

- 13.1.2 claims lodged with the Master Agent within the claim period and determined by the central computer system to be prize winning tickets and any tickets subsequently identified as prize winning tickets will entitle the owner of each such ticket to:
- (a) receive a maximum amount of \$5,000,000 if there are less than four Division 1 winners in one draw, each such winner receiving \$5,000,000, comprised of \$200,000 paid according to Rule 13.1.1(a) and the remaining \$4,800,000 paid according to Rule 13.1.1(b); or
  - (b) share equally a maximum total sum of \$20,000,000, if there are more than four Division 1 winners in one draw, each such winner will receive an equal share of the maximum prize of \$20,000,000, being comprised of an equal share of \$800,000 paid according to Rule 13.1.1(a) and the an equal share of the remaining \$19,200,000 paid according to Rule 13.1.1(b).

13.1.3 A prize payable on an electronic ticket shall be payable by remittance of funds by electronic funds transfer into the online account or the nominated bank account (at the master agent's discretion) of the owner of such a ticket following the elapsing of the claim period.

13.2 In the case of a Division 2 prize:

- 13.2.1 The division 2 prize will be paid by:
- (a) one (1) amount payable as soon as practicable after the drawing; and
  - (b) 12 equal monthly instalments (subject to rounding up to the nearest sum containing a one (1) cent multiple) to each Division 2 prize winner. The first instalment payment being made by the Master Agent as soon as practicable after 14 days following the drawing; and each subsequent instalment payment being made by the Master Agent on the 15th day of each subsequent month, unless that day is a weekend or public holiday where the payment will be made on the next business day, until all instalments have been paid.
- 13.2.2 claims lodged with the Master Agent and determined by the central computer system to be prize winning tickets, and any tickets subsequently identified as prize winning tickets, will entitle the owner of each such ticket to:
- (a) receive a maximum amount of \$80,000 if there are less than four Division 2 winners in one draw, each such winner will receive a maximum prize of \$80,000, comprised of \$20,000 paid according to 13.2.1(a) and the remaining \$60,000 paid according to Rule 13.2.1(b); or
  - (b) share equally a maximum total sum of \$320,000, if there are more than four Division 2 prize winners in one draw, each such winner will receive an equal share of the maximum prize of \$320,000, being comprised of an equal share of \$80,000 paid according to Rule 13.2.1(a) and an equal share of the remaining \$240,000 paid according to Rule 13.2.1(b); and
- 13.2.3 A prize payable on an electronic ticket shall be payable as soon as reasonably practicable following the relevant draw by remittance of funds by electronic funds transfer into the online account or the nominated bank account (at the master agent's discretion) of the owner of such a ticket.

13.3 In the case of both Division 1 and Division 2 prizes:

- 13.3.1 any player who claims to be entitled to a prize on a printed ticket must lodge a claim at Head Office.
- 13.3.2 the right of a winner to receive a prize by instalments is not transferable or assignable.
- 13.3.3 if the winner of a prize dies whilst instalments of the prize remain unpaid, then the remaining instalments will be paid as soon as the Master Agent is provided with acceptable documentation to facilitate payment to the estate of such winner of the prize.
- 13.3.4 if the winner of a prize receives one or more instalments of the prize and then fails to update his or her personal details and/or his or her nominated bank account details resulting in an instalment of the prize being unpaid to such winner then the relevant unpaid instalment of the prize will remain payable to such winner and the right to that unpaid instalment of the prize will be treated by the Master Agent as unclaimed monies under the Unclaimed Moneys Act 1891 (South Australia) (if applicable).

13.4 In the case of prizes other than a Division 1 or Division 2 prize:

- 13.4.1 prizes payable on a printed ticket will be paid as soon as practicable after the draw either at Head Office, through a digital feature, or at an Agent's place of business upon presentation of the printed ticket, or as otherwise determined by the Master Agent, subject to these Rules;
- 13.4.2 prizes payable on an electronic ticket will be paid electronically in accordance with the terms upon which the electronic ticket was issued, as soon as practicable after the draw; and
- 13.4.3 if a printed or electronic ticket includes a game that has won a prize in Division 3 or a lower division in addition to a Division 1 or Division 2 prize, the lower prize level will not be paid until the Division 1 or Division 2 prize is payable.

13.5 Any player who claims to be entitled to a prize but:

- 13.5.1 whose ticket has not been identified by the central computer system as a prize winning ticket;
  - 13.5.2 considers that their ticket has been incorrectly evaluated; or
  - 13.5.3 has not obtained confirmation that their ticket has won a prize after its evaluation by the central computer system,
- must lodge a claim with the Master Agent.

13.6 A claim under Rule 13.3.1 or 13.5:

- 13.6.1 may be lodged with the Master Agent either personally or by registered mail;
- 13.6.2 must reach the Master Agent within 12 months of the relevant draw; and
- 13.6.3 must be accompanied by the printed ticket in respect of which the claim is made, clearly endorsed with the claimant's full name and address, and/or proof of purchase.

13.7 SALC:

- 13.7.1 will not be obliged to recognise any claim not identified as a prize winning ticket by the central computer system and not lodged within 12 months of the relevant day; and
- 13.7.2 may in its absolute discretion accept or refuse to accept any claim in whole or in part.

14 *Ticket Checkers*

- 14.1 Ticket checkers are located at all selling points and are linked to the central computer system via the selling point terminal.
- 14.2 A player can obtain the prize status of a printed ticket by inserting the bar code of each printed ticket into the scanning device.
- 14.3 A prize winning ticket must be identified by the central computer system as a prize winning ticket before payment of the prize is made.

## **SCHEDULE**

*Date of operation of these Rules:*

The Rules commence on 8 September 2026 and apply to all drawings (and entries into drawings) conducted on and from 14 September 2026.

The Crown in right of the State of South Australia 2020