Gagnant à vie^{MD} (7-6902)

COST

- Cost: $5

HOW TO PLAY

Games 1, 2, 3 and 4: Scratch each game entirely. Uncover 3 identical prizes in a same game and win that prize.

Games 5 and 6: Scratch each game entirely. Uncover 3 identical symbols in a same game and win the prize indicated in the "LOT" (prize) box of this game.

DETAILS OF THE ANNUITY

The winner who wishes to take advantage of the annuity must be a resident of Québec aged 18 or older and be the only person to have endorsed the ticket. The winner will receive 1,000 a week for life, i.e. until his or her death. However, instead of the annuity, the winner may choose a non-taxable lump sum of 1,000,000.

Regarding the annuity, it is an amount of 1,000 net of taxes, which will be paid on a weekly basis. A designated insurance company will be responsible for administering and paying out the annuity.

In the event the winner dies within the first 20 years after the prize claim date, the annuity is transferrable to the winner’s legal heirs, who will receive the same annuity, paid at the same frequency for the balance of the 20 years that have not elapsed. If the winner is 71 years of age or older at the time the prize is claimed, the minimum payment period is shorter. In this case, the winner will be entitled to the annuity income. In the event of his death, the legal heirs will be entitled to the annuity income only until the date that would have been the winner’s 91st birthday, had he survived (Canada’s Income Tax Act).

In the event the winner dies before notifying Loto-Québec of his or her decision regarding the choice between the lump sum and the annuity, the winner’s legal heirs will be entitled to the lump sum.

PAYOFF RATE

This game has a theoretical payoff rate of **63.50 %**.

PRIZE STRUCTURE AND ODDS OF WINNING

prize structure and odds of winning

Description	Prizes	Number of prizes*	Odds of winning
Winner 1 prize			
Vie** (V prize = Annuity-Choice)	$1,081,802	5	1 / 1,920,000.0
	$1,000	480	1 / 20,000.0
	$500	656	1 / 14,634.1
	$100	3,840	1 / 2,500.0
	$50	33,600	1 / 285.7
	$25	32,000	1 / 300.0
	$20	59,200	1 / 162.2
	$15	192,650	1 / 49.8
	$10	432,000	1 / 22.2
Free ticket (T prize)	$5	920,000	1 / 10.4
	$5	888,000	1 / 10.8
Winner 2 prizes			
Vie** (V prize = Annuity-Choice) + $5	$1,081,807	3	1 / 3,200,000.0
$5 + $10	$15	40,000	1 / 240.0
$5 + $5	$10	112,000	1 / 85.7
Winner 3 prizes			
$5 + $5 + $5	$15	40,000	1 / 240.0
Winner 4 prizes			
$5 + $5 + $5 + $5	$20	4,000	1 / 2,400.0

* These figures are based on sales of 9,600,000 tickets.

**The winner may choose $1,000 a week for life or a one-time lump sum payment of $1,000,000. Only an individual aged 18 years or over and residing in the Province of Québec can claim $1,000 a week for life. He must be the only person to have endorsed the ticket.

The odds of winning a prize can vary, depending on the number of claimed prizes and the quantity of printed tickets.