



Benefits Older Pennsylvanians.
Every Day.

Winners' Handbook

**WINNERS, WINNERS
EVERYWHERE.**





Winners' Handbook



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Congratulations!

Thank you for playing the Pennsylvania Lottery, which benefits older Pennsylvanians – every day! This guide is designed to answer questions you may have about claiming your Lottery prize, when you'll receive payment, sharing your winning experience and protecting your security in the future.

How to Claim a Major Prize

If you've won a multi-state game jackpot or top prize, your prize claim must be made in-person at Lottery headquarters in Middletown, Dauphin County. Also, claims for annuity top prizes for instant games must be made at Lottery headquarters. When making a claim, you must present the winning ticket as well as a legal form of photo identification, like a drivers' license or passport.

The Pennsylvania Lottery encourages each top prize or jackpot winner to hire a trustworthy financial adviser and seek legal counsel. Then, when you are ready to file your major prize claim, call 717-702-8146 to speak with a Lottery representative for additional instructions.

For instructions on how to claim other prizes, visit palottery.com and read "How to Claim Your Prize." Many prizes may be claimed at the retail level, by visiting a Lottery area office or by submitting a prize claim by mail.

Sign Your Lottery Ticket

Signing your ticket is the best protection all lottery players can give themselves because it proves ownership of the ticket.

Each lottery ticket is a bearer document, which means it is legally owned by the person possessing it, at least until it is signed. That's why it is important for you to write your name, address, phone number and signature on the back of the ticket. In fact, it is a good idea to complete the back of each ticket you buy, even before you know if it's a winner.

Take care not to expose the ticket to water, extreme heat or light, which could damage the ticket and make it illegible and invalid.

Pennsylvania Lottery winners have **one year from the drawing date** for numbers or jackpot games, and **one year from the end-sale date** for instant games, to claim prizes.

Group Claims

If you are claiming a prize as a group, decide which member of the group will sign the ticket. If your group is getting a single check, the person who signs the ticket will be the claimant of record. If you are getting separate checks, the person signing should be the spokesperson or contact for the group.

The Pennsylvania Lottery allows winners to split any cash prize more than \$600. For more information about group claims, please call the Lottery, toll-free, at 1-800-692-7481 and ask for the Claims Department.

Annuity top prizes for instant games cannot be shared.

The names of all members of a group may be made public under Pennsylvania's Right-to-Know Law.

When and How You Will Get Your Money

It typically takes **four to six weeks** to process a prize claim once it has been received at Lottery headquarters. Because most checks are issued by the Pennsylvania Treasury, processing time can be influenced by numerous factors beyond the Lottery's control. Thank you for your patience – we know you are anxious to receive your prize.

Winners' checks are sent via mail, or winners may make arrangements to pick up checks at Lottery headquarters or area offices. The Pennsylvania Lottery **does not** offer direct deposit. An annuity prize winner may be able to receive future payments via direct deposit from the company selected to provide the annuity.

For questions about a prize claim, please call the Lottery, toll-free, at 1-800-692-7481 and ask for the Claims Department.



Sharing Your Story

The PA Lottery gives winners a chance to share their unique winner experiences with the public. Telling winners' stories is important to players who want to see the winners of the games they play, and it is key to keeping Lottery's integrity.

Am I obligated to tell my story?

While you are not obligated to do a check presentation or allow the Lottery to share your story on its website, certain winner information may be released publicly under Pennsylvania's Right-to-Know Law and Lottery policy. This information includes:

- Name of the winner(s)
- City and county of residence
- Name of game won
- Date of win
- Prize amount

We often encourage top prize or jackpot winners, especially for multi-state games, to participate in special events or news conferences coordinated by our public relations office. By holding a news conference, the Lottery is able to satisfy media interest in a controlled environment and a relatively short time period – generally, less than an hour – so you can enjoy your "15 minutes of fame."

That said, we want to help our winners maintain their privacy, and we will never reveal a winner's address, phone number or Social Security number.

How can I tell my story?

1. A check presentation is one option for winners. The PA Lottery can organize an event, invite local media and present a ceremonial check to the winner. Participating television stations and newspapers may take photos and videos and will ask questions. The resulting news stories will highlight your win to the local community.
2. Telling your story on the Lottery website is another option. A Lottery representative will ask you questions and write a brief article based on your winning experience. A ceremonial check will be presented to you and a still photograph will be taken of you with your written consent. This picture and story will be posted directly on Lottery's website and social media outlets. Your image may also appear on the digital screens seen at each PA Lottery retailer.
3. The Lottery also works with winners who wish to tell their winning experience through our video channel. Video stories may be shown on our YouTube channel, website and social media sites.

Can I form a trust to remain anonymous when I claim my prize?

No. If you choose to claim your Lottery prize in the name of a legal entity, such as a trust, the Pennsylvania Lottery will release the name of the entity and other relevant information, including the entity's beneficiaries, partners or shareholders.

What do I do if I am contacted by the news media?

First of all, the Lottery cannot verify a winning ticket until it has been received at headquarters and all appropriate security checks have been executed. Therefore, we discourage winners from contacting media before a ticket has been validated.

Second, it's important to understand that media interest in finding out more about Lottery winners is typically driven by public interest. Declining participation in a Lottery news conference does not necessarily mean you will avoid media attention, and you may still be contacted by a newspaper or television reporter.

If you have questions about dealing with the news media, please call the Lottery, toll-free, at 1-800-692-7481 and ask to speak with our Press Office.



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Taxes and Financial Issues

Are PA Lottery prizes taxable?

Yes. By law, Pennsylvania Lottery monetary prizes are considered taxable income and should be reported when filing federal and state tax returns. Monetary prizes over \$5,000 are subject to withholding. This means that the Lottery will withhold applicable federal and state taxes before paying the prize.

For all prizes of \$600 or more, winners will receive a W2-G form from the Lottery to submit with their tax returns. These forms usually arrive by mail in February for prizes awarded in the preceding calendar year.

A winner's total tax liability can depend on factors including income, deductions, exemptions and other factors, so please consult a qualified tax professional with any questions before filing a tax return. The Lottery cannot provide specific tax filing advice to individuals.

For more information about Pennsylvania's Personal Income Tax, visit the Pennsylvania Department of Revenue online at www.revenue.pa.gov. For information about federal taxes, visit the Internal Revenue Service online at www.irs.gov.

Will the Lottery withhold additional funds from my check?

For prizes over \$2,500, Pennsylvania law requires Lottery to check with the state Department of Human Services to determine if delinquent child support is owed by the claimant. Any overdue child support payments will be deducted from winnings before a prize is paid. Any other court-ordered payments owed by a claimant may also be deducted.

How can I protect my new wealth?

While winning a large prize is very exciting, it can also bring new questions and important decisions. The Lottery encourages winners of large prizes to speak with trustworthy professionals who are trained to offer counsel on such matters. You may want to:

- Seek the services of a qualified financial adviser.
- Educate yourself about smart investing.
- Hire an attorney with experience in financial management or working with lottery winners.

Remember: the professional advisers that you hire work for you. Most people who are paid to give investment advice must meet certain competency requirements and register with the state. Contact the Pennsylvania Department of Banking and Securities at 1-800-PA-BANKS to learn more about financial professionals and firms. The U.S. Securities and Exchange Commission offers information on its website (www.sec.gov) to help investors learn more about investments advisers.

Does the Lottery work with or recommend specific financial advisers?

No. The Pennsylvania Lottery does not endorse or certify financial advisers nor do we ask them to contact winners. However, the Lottery will occasionally provide winner information to financial companies if such information is requested by these firms under Pennsylvania's Open Records Act. Winners are under no obligation to speak with or hire these firms.



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Annuity Information

Should I take the cash or annuity prize?

For prizes that offer a cash or annuity option, the winner has 60 days from the date a claim is filed to make their choice. The Lottery does not advise winners on financial matters, so consult a trustworthy financial adviser to decide which option may be best for you.

The cash option is a one-time, lump-sum payment that includes the winner's share of all of the money available in the top prize or jackpot prize pool, less taxes and deductions.

The annuity option provides an initial payment followed by a series of yearly payments over time.

Some prizes are offered only as an annuity and no cash option is available.

I selected the annuity option but changed my mind – can the Lottery give me a lump-sum payment instead?

If it has been more than 60 days since your claim was filed, you cannot change your payment option.

Some private firms will pay cash – typically a percentage of the total remaining prize – to transfer some or all future annuity payments to them. The Pennsylvania Lottery occasionally releases winner information to these types of companies as required by Pennsylvania's Right-to-Know Law. However, we do not endorse any such firm and suggest you consult with a qualified attorney who can explain the annuity transfer process.

If you have questions about your annuity, please call the Lottery, toll-free, at 1-800-692-7481 and ask to speak with our annuity servicing department.

What happens if I die before I receive all of my annuity payments?

When claiming any annuity prize, you will be asked to designate a beneficiary to receive remaining payments should the need arise. If we do not have a designated beneficiary on file for you, payments will be made as directed by your estate representative. Consult a qualified attorney with questions about naming a beneficiary.

How do I update my beneficiary information or address?

Please call the Lottery, toll-free, at 1-800-692-7481 and ask to speak with our annuity servicing department.



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Protecting Your Security & Avoiding Scams

Winners should be wary of telephone, mail, email or Internet-based scams. Many are conducted by individuals posing as Lottery employees. Scams are often run by individuals living outside of the U.S. They may use fake names and "spoofed" telephone numbers that may appear to be legitimate on Caller ID, but are not.

Please remember:

- We **do not** automatically enter past winners in future drawings, such as so-called "bonus winners' drawings." These drawings do not exist.
- We will **never** contact you to tell you've won a prize unless you have, on your own, entered a legitimate promotional or second-chance drawing.
- We will **never** ask for your bank information, or require you to make a special additional purchase (such as a pre-paid money card) in order to claim a prize.
- We **do not** "wire" prizes or make prize payments by direct deposit.
- Be wary of anyone asking for personal financial information, such as a bank account or Social Security number.

Should you receive any suspicious contact from someone claiming to represent the Pennsylvania Lottery, please call the PA Lottery Security Division at 717-702-8026. You may also file a report with the Pennsylvania Office of Attorney General at 717-787-3391.

Please review the Player Security section of palottery.com for additional information.



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IMPORTANT CONTACT INFORMATION

PA Lottery Headquarters

1200 Fulling Mill Road
Suite 1
Middletown, PA 17057
1-800-692-7481 or 717-702-8000
Hours: M-F, 8 a.m. - 4 p.m.

Ask for Claims if you have a question about the status of your claim or need to request a W-2G tax form.

Ask for the Press Office if you have a question about the news media or publicity.

Ask for Public Relations if you have general Lottery questions.

Ask for Annuity Servicing if you have a question about an annuity or need to update your address or beneficiary information.

Clearfield Area Office

1000 Leonard St.
Clearfield, PA 16830
814-765-0536
Hours: M-F, 8:30 a.m. - 4:30 p.m.

Erie Area Office

4802 Pittsburgh Ave.
Erie, PA 16509
814-835-2423
Hours: M-F, 8:30 a.m. - 4:30 p.m.

Harrisburg Area Office

1200 Fulling Mill Road
Suite 2
Middletown, PA 17057
717-702-8230
Hours: M-F, 8:30 a.m. - 4:30 p.m.

Lehigh Valley Area Office

44 E. Broad St.
Bethlehem, PA 18018
610-807-3319
Hours: M-F, 8:30 a.m. - 4:30 p.m.

Note: Lehigh Valley office is relocating in late 2016 to this address:

555 Union Blvd.,
Suite 5
Allentown, PA 18109
610-807-3319
Hours: M-F, 8:30 a.m. - 4:30 p.m.

Philadelphia Area Office

700 Packer Ave.
Philadelphia, PA 19148
215-952-1123
Hours: M-F, 8:30 a.m. - 4:30 p.m.

Pittsburgh Area Office

1424 Western Ave.
Pittsburgh, PA 15233
412-770-2760
Hours: M-F, 8:30 a.m. - 4:30 p.m.

Wilkes-Barre Area Office

49 S. Washington St.
Wilkes-Barre, PA 18701
570-826-2091
Hours: M-F, 8:30 a.m. - 4:30 p.m.

Toll-Free Drawing Results Hotline:

1-877-282-4639

Toll-Free Problem Gambling Helpline:

1-800-GAMBLER (1-800-426-2537)