



# WINNER'S GUIDE

**Resources For Winners**



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# Congratulations!

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Thank you for playing the Hoosier Lottery. Having a winning ticket can be thrilling, and sometimes overwhelming. We encourage our players to keep play positive, and we also want our winners to have a positive winning experience. The information in this guide is designed to assist as you navigate claiming your prize.



# Claiming Your Prize

There are various ways to claim your prize including our Prize Payment Centers or by mail. The size of your prize will help you decide the best next steps. Additional information is available at [HoosierLottery.com/Claim](https://www.hoosierlottery.com/Claim).

**Please make sure to sign and complete the back of your ticket.**

- For Scratch-off games you have 180 days from the game end date to claim your prize.
- For Draw games you have 180 days from the drawing date to claim your prize.
- For Fast Play games you have 180 days from the purchase date to claim your prize.

## **If you've won under \$600:**

- Redeem at participating Hoosier Lottery retailers. Retailers will redeem tickets up to \$25, and some will redeem up to \$599. Please check with your individual retailer on their redemption capabilities and policies, or
- Redeem via mail.

## **If you've won \$600 - \$49,999:**

- Redeem via mail, or
- Redeem at Hoosier Lottery Prize Payment Centers in Indianapolis, Mishawaka or Evansville.

## **If you've won \$50,000 or more:**

- Please contact us at 1-800-955-6886 to schedule an appointment to claim your prize at our Hoosier Lottery Headquarters Prize Payment Center in Indianapolis.

We have three Prize Payment Centers.  
Visit [HoosierLottery.com/Contact-Us](https://www.hoosierlottery.com/Contact-Us) for more information.

**Hoosier Lottery Headquarters Prize Payment Center**  
**1302 N. Meridian Street, 1st Floor**  
**Indianapolis, IN 46202**

**North Region Prize Payment Center**  
**230 Red Coach Drive, Suite D**  
**Mishawaka, IN 46545**

**South Region Prize Payment Center**  
**6225 E. Virginia Street, Suite A**  
**Evansville, IN 47715**

# FREQUENTLY ASKED QUESTIONS

We know that winning the lottery can be the beginning of an exciting chapter in your life. The Hoosier Lottery provides resources to players who win to help with navigating the financial implications of winning the lottery. The FAQ below will provide you with some useful tools before you collect your winnings and afterwards. Most of the information is for players who have won \$10,000 or more. For winnings less than that amount, please visit [HoosierLottery.com/Winners](http://HoosierLottery.com/Winners).

## When is an appointment necessary?

If you are a winner of \$50,000 or more, we recommend that you make an appointment to visit our Hoosier Lottery Headquarters Prize Payment Center. Appointments can be made by calling 1-800-955-6886. Please note that the South Region Prize Payment Center and North Region Prize Payment Center offices do not take appointments.

## What can I expect upon arrival to the Hoosier Lottery Headquarters Prize Payment Center?

You will present your ticket and complete a claim form. Depending on your prize you will meet with various members of the Hoosier Lottery team. This may include representatives from the Security Division and Public Relations.

## Do I need the ticket to claim?

A lottery ticket is considered a bearer instrument. You must present the ticket at the time of claim along with a valid form of identification.

## Where can I cash my check?

Hoosier Lottery checks can be cashed at any Key Bank branch, with two valid forms of identification, 2.5 hours after issuance. You can also use your own bank.

## What if I am part of a group of winners?

The Hoosier Lottery can make separate prize payments to individuals in a group as long as the group consists of 99 winners or less. The group representative will sign the ticket and claim form. You must complete IRS Form 5754 to claim as a group. Form 5754 divides the tax liability for group prizes. This form can be requested from the Hoosier Lottery or found on the IRS website ([www.irs.gov](http://www.irs.gov)). Valid government-issued identifications must be presented. All group members must receive payment in the same manner.

## Will I have to pay taxes on my prize?

The Hoosier Lottery withholds 24 percent in federal tax if winnings minus the wager are more than \$5,000, and 3.15 percent in state tax on any winnings that exceed \$1,200. You may want to consult with a tax advisor to determine whether you will owe additional taxes. Winners should keep the W2G attached to the top of the prize check in a safe place so that it is easily accessible when it is time to file your taxes.

## What if I owe debt to the state?

Any debt owed to the State of Indiana will be taken out of your prize winnings in accordance with IC 4-30-11-11 and your check will reflect the balance. Whether you have a debt with the state cannot be determined until the prize is processed.

## How do I know if there is a lump sum cash option or annuity available?

Prizes may be paid out as an annuity with payments or as a lump sum cash payment equivalent to the present value of the annuity payments as estimated by the Hoosier Lottery during the claims process. Refer to the game rules for specific information.

	Lump Sum Available	Annuity Available
Powerball®	✔ Yes	Jackpot only
Mega Millions®	✔ Yes	Jackpot only
Hoosier Lotto	✔ Yes	Jackpot only
Cash4Life®	✔ Yes	Top and secondary prize
Scratch-off	Dependent on game and prize amount	Dependent on game and prize amount

## Can winnings be collected by an ACH Transfer?

Winnings of \$50,000 or more are given to you by check or via ACH Transfer. The ACH Transfer process takes between 48-72 hours to complete. All other amounts are paid by check. Banks may hold checks for a period of time. Please check with your bank regarding its policies before you arrive to claim.

## **What if my prize check was lost or stolen?**

Should your prize check become lost or stolen, please visit a Prize Payment Center in person. If a new check is to be issued, a stop will be placed on the original check. The stop must be in place for 24 hours before a new check will be issued.

## **Does the public have to know who I am?**

The name, address and city of Hoosier Lottery winners are considered public record under Indiana Access to Public Records law. The Hoosier Lottery is required to provide reasonable access to a public record upon request, with some limits, including that in certain circumstances, the requesting person may not use your information for commercial purposes. The Lottery may also publicize your winning as authorized by law (IC 4-30-3-7; IC 4-30-3-9).

## **Will I receive a “big check” to take home?**

Depending on your prize amount, your photo may be taken with a big check prop and you will receive a smaller version of the big check to take with you.

## **What happens if I die before my prize is fully paid?**

Any remaining prize money will be paid directly to your estate. Please consult financial advisors and your attorney for further information.

## **What happens if I move?**

Be sure to notify the Hoosier Lottery in writing immediately with any changes to your name, address, or telephone number to ensure timely delivery of your annual payments.

**Hoosier Lottery**  
**Attn: Accounts Payable Coordinator**  
**1302 N. Meridian Street, Suite 100**  
**Indianapolis, IN 46202**

**Questions?**  
**Contact us 1-800-955-6886**

# HELPFUL RESOURCES

Now that you are a lottery winner, you may have questions about changes to your financial, legal, and tax outlook. Getting advice and building your team of trusted advisors can help you achieve your goals and have a positive winning experience. The following is a list of resources should you require assistance.

## Financial Planning and Financial Literacy tools

### Financial Planning Association

[plannersearch.org](http://plannersearch.org)

1-800-322-4237

Implement a financial plan with a certified financial planner.

### Indiana Secretary of State Indiana MoneyWise

[securities.sos.in.gov/moneywise](http://securities.sos.in.gov/moneywise)

317-232-6681

The Indiana Secretary of State encourages Hoosiers to visit MoneyWise, a financial education program devoted to providing resources to improve financial fitness.

### Key Bank Financial Wellness

[key.com/personal/financial-wellness/index.html](http://key.com/personal/financial-wellness/index.html)

Key Bank Financial Wellness Center contains a host of resources to learn more about financial well-being.

### Hoosier Lottery

[HoosierLottery.com/FinancialTools](http://HoosierLottery.com/FinancialTools)

Whether you are looking to brush up on budgeting or interested in learning more about ways to improve your financial fitness, there are many resources available to boost your financial literacy.

## Questions about Taxes

Depending on the amount of money you have won, there may be tax implications. You may have questions about steps involved in estate planning or establishing a foundation for philanthropic giving. The following organizations may have valuable information on their websites or be able to refer you to specific companies or organizations for assistance.

### Internal Revenue Service

**irs.gov**

1-800-829-1040

### Indiana Department of Revenue

**in.gov/core/taxes**

317-232-2240

### Certified Public Accountants Indiana CPA Society

**incpas.org**

317-726-5000

The Indiana CPA Society is a statewide professional association representing nearly 7,000 CPAs and accounting professionals to serve the public interest as well as its members by offering programs and services to educate and raise awareness of the accounting field.

### Indiana 211

**in211.communityos.org**

866-211-9966

Explore this list of resources designed to help Hoosiers with everything from tax questions to rental assistance.

### United Way of Central Indiana

**uwci.org/indy-free-tax-prep**

317-923-1466

Visit the United Way of Central Indiana Guide to Tax Prep page for helpful information about preparing your taxes.



## Legal Advice and Scams

**Winning the lottery might raise questions for you about security, fraud, or scams. The organizations below can provide information about specific concerns you may have.**

### **Indiana State Bar Association**

**[inbar.org](http://inbar.org)**

317-639-5465

Should you feel you need legal advice, the Indiana State Bar Association maintains information on available legal services.

### **Consumer Protection Division**

**[in.gov/attorneygeneral/consumer-protection-division](http://in.gov/attorneygeneral/consumer-protection-division)**

1-800-457-8283

The Indiana Attorney General's Office is dedicated to protecting consumers from deceptive and predatory business practices and educating consumers to make wise choices when buying products or entering into contracts.



# Keep Play Positive

As you continue playing Hoosier Lottery games, it is important to keep your play positive and keep your win in perspective. We know that the majority of our players play the lottery responsibly and for fun. To promote healthy playing habits and behaviors, we have a series of free tools designed to reinforce responsible gaming and Positive Play for our players.

Visit **[HoosierLottery.com/PositivePlay](https://www.hoosierlottery.com/PositivePlay)** to help keep play fun. The toolkit includes a series of short, informational videos, a Positive Play Quiz, a Track Your Play Calculator and more!

