

# Frequently Asked Questions for Winners of Prizes \$10,000 or More:



## Do I need to make an appointment?

To ensure timely processing, an appointment is recommended. Appointments can be made by calling the prize payment center at Hoosier Lottery Headquarters at (317) 264-4800.

## 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.

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

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.

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

The Hoosier Lottery withholds 24 percent in federal tax if the winnings minus the wager are more than \$5,000 and 3.23 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 any additional taxes.

## What if I'm 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.

## Where can I cash my check from the Hoosier Lottery?

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.

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

The name, address and city of Hoosier Lottery winners are considered public record under the Indiana Access to Public Records law. The 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)

## 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.

## Will I receive a "big check" to take home?

Depending on your prize amount, your photo may be taken with a big check prop that is re-used, but you will not receive the prop to take with you.

## 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 payment.

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

## 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 wired to my account?

Winnings of \$50,000 or more can be wired or given to you by check. 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. A voided check must be presented to prize payment staff to initiate the wire transfer.

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

