



Do you have a winning ticket of \$600 or above? Congratulations! Here are some important tips for you to consider:

- Sign the back of the ticket *(take a picture of it)*.
- Confirm your ticket is a winner by one of the following:
 - visiting a New Jersey Lottery Retailer;
 - using the Ticket Checker on the New Jersey Lottery Mobile App; or
 - using the Ticket Checker on NJLottery.com on the "Did I Win?" screen;
- If your prize is more than \$599.50 you need to:
 - * Complete a claim form, which are available at New Jersey Lottery retailer locations and online at NJLottery.com in the "Claim a Prize/Tax Requirements" section within the "Did I Win?" web page.



Congratulations on winning a top tier prize with the New Jersey Lottery!

Winning the Lottery comes with great responsibility, including fulfilling your federal and state tax obligations. Although what you do after winning the Lottery is your choice, we encourage prize winners to consider consulting with professionals to sustain your wealth into the future.

It may be beneficial to seek guidance from the following professionals:

- Tax Advisor
- Estate Planner
- Financial Planner
- Retirement Planner
- Certified Public Accountant
- Attorney

Thank you for playing the New Jersey Lottery!
Best wishes,

James A. Carey
Acting Executive Director
New Jersey Lottery



Must be 18 or older to buy a lottery ticket. Please play responsibly.
If you or someone you know has a gambling problem, call 1-800-GAMBLER®.

CLAIMING YOUR PRIZE:

Now comes the fun part: claiming your prize. Just follow these directions and you'll be on your way.

First, sign the back of your ticket immediately. Then verify your ticket is a winner by using the Ticket Checker on NJLottery.com, the mobile app, or by visiting any New Jersey Lottery Retailer. If your prize is worth \$599.50 or less, you can receive your winnings in cash at any New Jersey Lottery Retailer.

If your prize is more than \$599.50, you must file a claim form with the New Jersey Lottery. Claim forms are available at all New Jersey Lottery Retailers, the New Jersey Lottery Headquarters, or online at NJLottery.com/PlayerTools. It takes approximately three weeks to receive a check from the New Jersey Lottery. Proper identification for tax purposes must be presented at the time of the claim for reporting to the Internal Revenue Service.

The New Jersey Lottery suggests making copies of your Claim Form and the front and back of the winning ticket(s). Staple your signed ticket(s) to the Claim Form. Enclose the Claim Form and ticket(s) in an envelope and mail to:

NEW JERSEY LOTTERY
Attn: Validations
P.O. Box 041
Trenton, NJ 08525-0041

When you originally purchased your Lottery ticket, you may have made a choice between a lump sum payment or annuity payments. Regardless of the choice you made, you will receive your winnings by check via the US Postal Service. Unless the individual game rules provide otherwise, the payment of prizes will be paid in installments annually on or about the anniversary date of the claim except that the first payment shall be made as soon as reasonably possible (NJ Administrative Code 17:20-7.3 (b)). The chart on this page indicates which New Jersey Lottery games provide lump sum payments in the event of a winning ticket versus those which provide the opportunity to receive annuity payments.

GAME	LUMP SUM	ANNUITY*	
POWERBALL	✓	✓	*Jackpot Only
MEGA MILLIONS	✓	✓	*Jackpot Only
CASH4LIFE*	✓	✓	*Top Prize and Second Prize Winners
PICK-6	✓	✓	*Jackpot Only
JERSEY CASH 5	✓	○	
PICK-4	✓	○	
PICK-3	✓	○	
5 CARD CASH	✓	○	
FAST PLAY	✓	○	
QUICK DRAW	✓	○	
INSTANT TICKETS	✓	✓	*Based on Game Rules

*Cash4Life Lump Sum options see NJLottery.com/CASH4LIFE

PRESS:

The New Jersey Lottery loves to celebrate its winners. You may be invited to Lottery Headquarters for an interview with the communications team and to take a photograph for the press. The New Jersey Lottery operates in compliance with the disclosure requirement of both State law and the New Jersey Lottery's enabling legislation, rules and regulations. The Lottery may use the names, addresses, prize amounts and photographs of winners. The address used shall not contain the street or house number of the winners (NJ Administrative Code 17:20-7.7). A winner's name, town and county can be made available through press release, social media and/or formal request for public records by any citizen or member of the media.

PLAYER SECURITY:

Consumers should be careful about potential scammers who may send false announcements regarding Lottery prizes.

The New Jersey Lottery is not affiliated with any business or professional organizations that may try to solicit you regarding your Lottery winnings. If you are contacted by phone, email, text message, or letter from someone claiming that you have won a prize with the New Jersey Lottery, this is a fraudulent claim and there is no such prize. Never respond to these communications and never provide information or send money to a scammer.

WARNING SIGNS OF A SCAM ARE:

- The New Jersey Lottery does NOT know who the winners are until they come forward with a winning ticket. We do not notify you, you notify us.
- The New Jersey Lottery NEVER requires the payment of any money in order to claim a prize.
- You should never send money to pay a 'processing fee' or another requested fee in order to claim a prize.
- Never deposit a check sent to you that is accompanied by a request that you send or wire money to cover processing or claiming fees. The check that you've received is fraudulent and will bounce.
- Never provide any personal or financial information to a scammer, especially Social Security numbers, bank account numbers, and/or credit card numbers.



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RESPONSIBLE GAMING:

Playing the Lottery is a social or recreational activity, something that is fun and entertaining for players. As with other recreational and entertainment activities, it is the player's responsibility to exercise caution and, in the case of gaming activities, maintain control of his or her spending.

New Jersey State Lottery Law states that "No ticket or share shall be sold to any persons under the age of 18, but this shall not be deemed to prohibit the purchase of a ticket or share for the purpose of making a gift by a person 18 years of age or older to a person less than that age" (State Lottery Law N.J.S.A. 5:9-1 et seq. Section 5:9-15).

The New Jersey Lottery is aware that for some individuals any form of gaming can be a problem. The New Jersey Lottery promotes and encourages responsible play. If you or someone you know shows symptoms of problem gambling, there is hope. Problem gambling is a treatable illness. With proper treatment, problem gamblers can begin the recovery process and regain control of their lives.

If you or someone you know has a gambling problem, call 1-800-GAMBLER®. Must be 18 or older to buy a lottery ticket. Please play responsibly.

FAQ's

Q: ARE THERE TAXES OR OTHER DEDUCTIONS TAKEN OUT OF THE CHECK FOR MY WINNINGS?

A: Federal Income Tax will be withheld. Federal law requires the New Jersey Lottery to withhold 24 percent from any prize of more than \$5,000. A higher federal withholding rate of 30 percent applies to any prize of \$600 or more paid to a winner who does not furnish a taxpayer identification (Social Security) number.

New Jersey Gross Income Tax will also be withheld. State law requires the New Jersey Lottery to withhold State tax at the rate of five (5) percent from any prize in excess of \$10,000 and up to \$500,000 or eight (8) percent from any prize in excess of \$500,000. The higher State withholding rate of eight (8) percent also applies to any prize in excess of \$10,000 paid to a winner who does not furnish a taxpayer identification (Social Security) number.

Tax Returns

After the end of the year, the Lottery will send each winner a Form W2-G report showing the amount of Lottery prize payments to be reported as income and the amounts of federal and State taxes withheld to be reported as credits on the winner's federal and State tax returns.

Q: WHAT HAPPENS TO MY ANNUITY PAYMENTS IF I DIE?

A: If an annuity winner dies before their annuity period ends, the monies would go to their estate. The Lottery's Finance Section would have to be furnished with a copy of the death certificate. They would process the remaining annuity payments to the person(s) specified in the decedent's will. If the annuity was for a Mega Millions, Powerball or Pick-6 win, the annuity would continue for the number of years remaining in the original term. In the case of "Life" annuities (such as for the "Win for Life" Instant Game), should the winner die before the payments reach the \$1 million amount, their estate would receive annuity payments up to \$1 million. If the annuity payment amount had already reached \$1 million, no other payments would be forthcoming to the estate. However, if you die without a will, this becomes a legal question that would follow estate law. All Lottery proceeds would be subject to the direction of the courts.

Q: I WON A PRIZE; CAN I CLAIM IT ANONYMOUSLY OR USE A TRUST OR LLC?

A: The New Jersey Lottery operates in compliance with the disclosure requirements of both State law and the Lottery's enabling legislation and rules and regulations. A winner's name, town, and county can be made available either through press release or through formal request for public records by any citizen or member of the media. In the past, players have asked questions about trusts and other legal constructs to use as vehicles to claim their prizes. If you have questions about those legal constructs, you must consult a legal professional. The Lottery cannot assist you with legal questions.

Q: DO I NEED TO COME TO THE LOTTERY HEADQUARTERS TO FILE MY CLAIM?

A: Prizes worth \$599.50 or less should be redeemed directly from the retailer. Prizes worth more than \$599.50 and over require the completion of a New Jersey Lottery Claim Form, which can be mailed or delivered to Lottery Headquarters. Winners of top prizes often prefer to hand deliver their winning tickets, but it is not required. Hand delivering your Claim Form will not result in immediate payment. All claims require up to at least two to three weeks for processing. Prizes over \$5,000.00 are subject to applicable federal withholding taxes, which will be deducted from your prize award payment. Please sign the back of your original ticket(s).



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Q: CAN I CHANGE MY MIND ABOUT ANNUITY AND CASH WHEN I WIN A PRIZE?

A: Should you hold a winning Pick-6, Powerball or Mega Millions ticket and it has been purchased as an annuity ticket, the New Jersey Lottery will immediately purchase the annuity at the rate available. You do have the option of requesting that the New Jersey Lottery sell that annuity on your behalf within 60 days. However, the sale will be governed by the market rates at the time of sale; therefore, you could possibly lose money or increase your winnings based on the rates at the time of sale.

If you have a cash ticket, you cannot switch it to an annuity ticket because the bonds to fund that annuity would have needed to be purchased as soon as it was determined a winning ticket had been sold in New Jersey. If the person is taking cash because bond rates fluctuate, the annuity they might receive could be very different from the original annuity which had been advertised.

Q: WHAT ARE THE RULES WHEN WE BUY TICKETS AS A GROUP?

A: Prizes worth \$599.50 or less can be redeemed at Lottery retailers. Prizes of \$599.50 or more must be redeemed by New Jersey Lottery Claim Form. Prizes are subject to federal tax withholding at the time of payment. The group should assign one person to serve as the contact.

The CONTACT person should sign and complete the New Jersey Lottery Claim Form on behalf of the group.

The CONTACT person's Social Security Number will be entered on Line 9 of the Claim Form and will serve as the primary recipient of the prize.

IRS form 5754 must be completed in order to share the prize and related taxes (if applicable).

**IT IS UP TO THE GROUP TO MAKE COPIES OF THE TICKET,
AND ALL CLAIM FORMS FOR MEMBERS OF THE GROUP.**

While the New Jersey Lottery recommends that winners seek professional financial and tax advice, it does not offer such advice or refer winners to specific individuals.

All winners, tickets, transactions, drawings, prizes and prize payments are subject to New Jersey Lottery Rules and Regulations and State Law. In the case of a married couple that files a joint tax return, a single claim form can be filed and a single check will be processed.

Q: WHAT HAPPENS IF OUR GROUP WANTS TO CLAIM A JACKPOT AS AN ANNUITY?

A: A group can claim a term annuity prize, and the Lottery would send separate checks to each winner each year. Please note, that this is only for term annuities. Life annuities (like those associated with our "Win for Life" Instant Game) can only be claimed by one person. Also, if a group chooses the annuity option, they have the option of requesting that the New Jersey Lottery sell that annuity on their behalf within 60 days. However, the sale will be governed by the market rates at the time of sale, and therefore, you could possibly lose money or increase your winnings based on the rates at the time of sale.

Q: WHAT DO I DO IF I MOVE?

A: If you are collecting an annuity, notify the New Jersey Lottery as soon as possible. You must submit a letter stating your old address and new address. This letter must be signed and notarized. You can submit the letter via:

- 1) Fax the letter to 609-599-5935 with the ATTN: FINANCE; or
- 2) Email the letter to caps.finance@lottery.nj.gov; or

- 3) Mail the letter to: NEW JERSEY LOTTERY
Attn: Finance
P.O. Box 041
Trenton, NJ 08525-0041

RESOURCES:

- **Bureau of Fraud Deterrence (Banking & Insurance)**
www.nj.gov/oag/law/bi
- **Division of Taxation (Treasury)**
www.state.nj.us/treasury/taxation/
- **Division of Revenue & Enterprise Services (Treasury)**
www.nj.gov/treasury/revenue/rms
- **Financial Planners Associations**
www.plannersearch.org/

- **Certified Public Accountants - New Jersey Society of CPA's**
www.njcpa.org
- **New Jersey Attorney General**
www.nj.gov/oag
- **New Jersey State Bar Association**
www.tcms.njsba.com/PersonifyEbusiness
- **IRS**
www.irs.gov
- **New Jersey State Lottery**
www.NJLottery.com/PlayerTools



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