Congratulations - You Have a Winning Ticket! We recommend signing the back of your ticket immediately. We also recommend checking it at a retailer near you first. If the prize is $\$ 600$ or more, a long claim form will print. The retailer must give you back the original ticket and the blank claim form. All winning tickets valued at $\$ 600$ or more must be claimed at either the Phoenix or Tucson Lottery Office. Lottery players must be 21 years of age or older to play or redeem Lottery games. Players can also redeem prizes up to $\$ 49,999$ at our Sky Harbor and Kingman locations.

If You're Coming to a Lottery Office: Both the Phoenix and Tucson Lottery offices are open Monday through Friday, 7:30 am to 5:00 pm (offices are closed on government holidays). For Sky Harbor and Kingman location hours, please see our website. Be advised claims of $\$ 10,000$ or more can only be redeemed Monday - Friday 7:30 am to 5:00 pm at our Phoenix and Tucson locations. Bring your signed original ticket, as well as your driver license/State ID/ or other government issued identification that includes your photograph. Be aware that your Social Security number is required on the Arizona Lottery Winner Claim Form. Additional paperwork may need to be completed at the Lottery office.

If You're Mailing Your Claim: For all winning tickets valued at $\$ 600$ or more, you must complete an Arizona Lottery Winners Claim Form (be sure to include your Social Security number). If your Lottery retailer does not have claim forms, they are available at our website, www.arizonalottery.com.

Before mailing in your claim, give us a call at 480-921-4400. We want to ensure you are sending all the required documents for your claim. Don't forget to complete the back of the ticket! Your name, address, and signature are what are most important. Make a copy of the front of your driver license, State ID, or other government-issued ID that includes your photograph. The address you will mail it to is, Arizona Lottery, Attention: Customer Service, PO Box 2913, Phoenix, AZ 85062-2913. Once all necessary paperwork has been received, please allow approximately two weeks for processing.

If You Are Part of an Office Pool: Every member of the pool must be 21 years of age or older to play or redeem Lottery games. In addition, every member of the pool must choose the same option (cash or annuity payments). In order to redeem the winning ticket, one designated representative should complete the back of the ticket. Each pool member must complete a claim form, as well as provide copies of a driver license or government-issued photo ID (as stated in "Mailing Your Claim" above). All documents must be submitted at the same time. If your pool members choose to do so, one person may be designated to be the pool's representative. To redeem the winning ticket, your designated representative should be the only one signing the back of the ticket and must bring in the original signed ticket and all signed and completed claim forms, including a copy of driver licenses or government- issued photo IDs.

Powerball ${ }^{\circledR}$ and Mega Millions ${ }^{\circledR}$ Jackpots: You have 60 days from the date the ticket is presented in our offices for validation to make a decision as to whether you want the cash option or an annuity. If you do not choose the cash option within the 60-day time period, you will continue to receive the full amount of the annuity prize as determined at the time of the purchase of the annuitized prize.

The Pick ${ }^{\text {TM }}$ Jackpot: You have 60 days from the date the ticket is presented in our offices for validation to make a decision as to whether you want the cash option or an annuity. If you do not choose the annuity option within the 60-day time period, you will receive a check for the cash value of the jackpot.

The Difference between Cash and Annuity Payments: Mega Millions: The annuity option allows for an initial payment followed by 29 annual graduated amounts (rising by 5\% per year to keep up with inflation). Powerball: The annuity option allows for an initial payment followed by 29 annual graduated amounts (rising 4\% per year to keep up with inflation). The annual payments grow larger to keep pace with the winner's expected cost of living. The cash value is estimated as $1 / 2$ of the annuity minus applicable taxes. The Pick: The advertised jackpot is the amount available if the annuity option is chosen (annual payments for 30 years). The cash value is not an annuitized percentage but the cash value available to purchase the annuity. The cash value is estimated as $1 / 2$ of the annuity minus applicable taxes.

Note: Whether it is cash or annuity, the prize money is the winner's property and, as such, in case of death is paid to the winner's beneficiary (ies). If a winner chooses the cash option for The Pick, the Lottery will usually issue a check on the day the ticket is validated. Powerball and Mega Millions winners usually receive their checks after 14 business days.

Taxes: The IRS requires that you report ALL Lottery winnings. The Lottery is required by law to withhold $24 \%$ for federal taxes and $4.8 \%$ for state income taxes for United States citizens or resident aliens. For non-resident aliens, the current withholding tax is $30 \%$ federal and $6 \%$ state. Winners may also be liable for additional or fewer taxes when reported to the IRS.

Debt Set-Off Program: The Lottery is required by A.R.S. 5-525, to participate in the Debt Set-Off Program. When a winner submits a valid claim for a Lottery prize of $\$ 600$ or more, the Lottery's database will automatically check for debt information submitted to us by other State agencies. If the system identifies a debt owed to the state, it will automatically generate a check to the agency or agencies to whom the debt is owed and another check to the winner for the remainder of the prize amount. The check generated against the debt is immediately sent to the appropriate agency. The winner is still responsible for taxes on the full amount of the Lottery prize. By law, the Arizona Lottery cannot make any adjustments once a prize has been claimed. If the debt set-off is in error, you must appeal to the agency named in the paper provided to you.

Public Disclosure: As a state agency, and due to the fact that winnings are comprised of public money, the Arizona Lottery is subject to public disclosure laws. After 90 days, a winner's name, city of residence, and the amount won becomes public record and may be release upon request. In addition, the Lottery may issue a press release stating the above-mentioned information as well as the date won, retailer name, and location. Additional information may also be included if the winner has agreed that it can be released. Winners of prizes $\$ 100,000$ or greater, however, may request permanent confidentiality of their name.

Expired Tickets: All draw game tickets expire 180 days from the date of the draw. Once a ticket has expired, it cannot be redeemed - even if it is a winner. Scratchers ${ }^{\circledR}$ tickets expire 180 days from the gameending date. The game-ending dates are available on the Lottery's website. You can also call, Customer Service at 480-921-4400.

Consultation About Your Winnings: The Lottery suggests that financial issues be discussed with a tax attorney, CPA, or financial planner. The Lottery cannot refer any individual professionals; however, if you don't personally know anyone, the following associations are a good starting place.

- The Lawyer Referral Service, a division of the Maricopa County Bar Association may be reached at (602)257-4434, or their website is www.maricopabar.org, click on Find a Qualified Attorney.
- The Lawyer Referral Service, a division of the Pima County Bar Association may be reached at (520) 623-4625, or their website is https://tucsonlawyers.org/, click on Get started.
- The Arizona Bar Association's website is www.azbar.org , click on Find a Certified Specialist, then click on either Tax Law or Estate and Trust.
- The Arizona Society of CPA's website is www.ascpa.com; click on Find a CPA. If you do not have a computer, their phone number is (602)252-4144.
- To practice in Arizona, a CPA must be licensed with the Arizona State Board of Accountancy. Their website is www.azaccountancy.gov , click on Licensee Directory. Their phone number is (602)364-0804.
- The Financial Planning Association maintains a database of CFP professionals in the State of Arizona. Their website is www.PlannerSearch.org. Their phone number is 1-800-322-4237.

To make sure your planner is in good standing, the Certified Financial Planner's Board of Standards website CFP® ${ }^{\circledR}$ enables you to search the name of the licensee and check the planner's disciplinary background. Their website is www.cfp.net or call 1-800-487-1497.

