

BEYOND JACKPOT

The Winner's Vault

The Complete Jackpot Survival Kit

U.S. & Canada Edition

An educational reference compiled from publicly documented jackpot winner outcomes and professional windfall planning literature. Designed to be read before you claim your prize, before you tell anyone, and before you make a single financial decision.

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Free educational reference — last updated April 2026

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***Disclaimer:** This guide is for informational purposes only and does not constitute legal, financial, or tax advice. Beyond Jackpot is not a law firm, investment advisor, accounting firm, or referral service. Laws vary by U.S. state and Canadian province. Always consult licensed professionals in your jurisdiction for decisions involving your winnings.*

SECTION 01

U.S. & Canadian Anonymity Overview

BEFORE YOU READ

Anonymity and disclosure laws change frequently. Multiple U.S. states updated their lottery privacy rules in 2024 and 2025 alone. The principles below are durable, but the specific rules in your jurisdiction must be verified with a licensed attorney before you take any action.

Your privacy is your most valuable asset after a win. Once your identity is public, it cannot be undone. Before you claim, understand exactly what your jurisdiction requires — and what strategies exist to protect you.

The U.S. Anonymity Landscape

U.S. lottery anonymity rules are set at the state level and fall into three broad categories. Your attorney will know exactly which applies to you:

- ◆ **Full anonymity states:** A growing number of states allow winners to claim prizes without any public disclosure of their identity. Some apply this to all prizes; others set a dollar threshold.
- ◆ **Partial anonymity states:** Some states offer temporary privacy windows (for example, 90 days after claiming) or allow anonymity only above a certain prize amount. After the window closes, your information may become public record.
- ◆ **Disclosure states:** Several states still require full public disclosure of winners' names and cities of residence. However, even in these states, legal structures such as trusts or LLCs may allow you to claim without your personal name appearing in public records.

The trend is toward greater privacy — more states have passed or proposed anonymity legislation in recent years. But the rules vary significantly, and a strategy that works in one state may not be available in another. This is one of the first questions to ask a windfall-experienced attorney.

PRO TIP

Five states — Alabama, Alaska, Hawaii, Nevada, and Utah — do not operate state lotteries. If you purchased a ticket in another state, that state's rules apply regardless of where you live.

Trust & LLC Claiming Strategies

The following legal structures are commonly used by lottery winners to protect their identity. Availability and effectiveness vary by state and province — your attorney will recommend the best option for your jurisdiction.

- ◆ **Blind Trust:** A trustee claims the prize on your behalf. In many jurisdictions, your personal name will not appear on public records — but some states may still require disclosure of trust beneficiaries. Your attorney will confirm.
- ◆ **Revocable Living Trust:** You maintain control of the assets, but the trust name — not your personal name — typically appears on the prize check and public filings.
- ◆ **LLC / Corporation:** Form a legal entity before claiming. The entity name generally appears publicly instead of yours, though some states require disclosure of LLC members or corporate officers.
- ◆ **Legal Name Change:** Some winners change their name before claiming, then change it back afterward. This is jurisdiction-dependent and should only be pursued with legal counsel.

CRITICAL TIMING

Whichever strategy you choose, it must be set up before you sign your ticket and before you walk into the lottery office. Once you claim in your own name, the process is typically irreversible. Consult an attorney immediately.

Canada: Privacy and Disclosure

In Canada, most provincial lottery corporations require winners of major prizes to consent to some form of publicity — typically the release of your name and photograph. The specifics vary by province: some require consent, others mandate disclosure for prizes above a certain threshold, and a few allow delayed publicity.

Exceptions for anonymity can be sought in some provinces, but they are rarely granted and typically require demonstrating a legitimate safety concern. In practice, most Canadian winners' identities become public. This makes the security measures in Section 05 of this guide especially important for Canadian winners.

CANADIAN ADVANTAGE

Lottery winnings in Canada are completely tax-free — you receive 100% of your prize. However, all investment income earned on those winnings IS taxable. This distinction is critical for your long-term financial planning.

SECTION 02

The “No” Scripts

Word-for-word scripts for the most common situations you will face. Practice them. Memorize them. They will save your relationships and your wealth. Every script below is designed to set a firm boundary while preserving the relationship.

When a Family Member Asks for Money

“I appreciate you coming to me, and I love you. But I’ve put all financial decisions in the hands of my advisory team. I’m not making any gifts or loans until my financial plan is finalized, which will take several months. I hope you understand this is about protecting everyone, including you.”

When a Friend Asks for a Loan

“I value our friendship, and I don’t want money to change that. My advisors have strongly recommended that I don’t make any personal loans. I’ve seen how loans between friends can destroy relationships. I hope you can respect that boundary.”

When a Stranger or Distant Contact Reaches Out

“Thank you for reaching out. All financial matters are handled exclusively by my legal team. I’m not able to respond to individual requests. I wish you the best.”

When Someone Pitches a Business Opportunity

“I appreciate you thinking of me, but I’m not considering any investment opportunities at this time. My financial advisor manages all investment decisions, and they’ve advised me not to evaluate any proposals for at least 12 months.”

When a Charity Asks for a Donation

“I plan to be thoughtful about my charitable giving, and I’m working with my advisor to create a structured giving plan. I’m not making any donations until that plan is in place.”

When Media Asks for an Interview

“I appreciate the interest, but I’m not doing any interviews at this time. Any press inquiries should be directed to my attorney. Thank you for understanding.”

When Your Employer or Coworkers Find Out

“Yes, I was fortunate. I’m taking things slowly and working with professionals to make smart decisions. I’d appreciate it if we could keep things normal between us.”

The Universal Fallback

“My attorney manages all financial decisions now. I’ll need to check with them before I can discuss anything further.”

PRO TIP

Set up a dedicated email address for financial requests, managed by your attorney. This lets you redirect people without engaging personally. A simple response — “Please email my team at [address]” — ends most conversations gracefully.

SECTION 03

Attorney & Advisor Vetting Questionnaire

Ask these questions before hiring any professional. The red flags noted below are drawn from documented cases where lottery winners were defrauded or poorly served. Trust your instincts — if something feels off, move on.

For Attorneys

1. How many lottery or windfall clients have you represented?

■ *Red flag:* Fewer than 3, or vague answers.

2. Can you explain my state's anonymity options?

■ *Red flag:* Uncertainty about your jurisdiction's rules.

3. What legal entity do you recommend for claiming, and why?

■ *Red flag:* One-size-fits-all answer without considering your situation.

4. How do you bill — flat fee, hourly, or retainer?

■ *Red flag:* Commission-based or unclear fee structure.

5. Can you provide a reference from a past windfall client?

■ *Red flag:* Refusal to provide any reference whatsoever.

6. Any financial relationships with advisors you might recommend?

■ *Red flag:* Affiliated referrals with undisclosed kickbacks.

7. What is your malpractice insurance coverage?

■ *Red flag:* No coverage or reluctance to discuss it.

For Financial Advisors

1. Are you a fiduciary?

■ *Red flag:* No, or "it depends." Only hire fiduciaries.

2. Fee-only, or do you earn commissions on products?

■ *Red flag:* Commission-based compensation.

3. What is your experience with sudden wealth or windfall clients?

■ *Red flag:* Only standard retirement planning experience.

4. What is your investment philosophy for a large windfall?

■ *Red flag:* Aggressive strategies or guaranteed-return promises.

5. How do you coordinate with my attorney and CPA?

■ *Red flag:* Works in isolation without cross-team communication.

6. What are your total fees, including fund expense ratios?

■ *Red flag:* Cannot provide a clear, all-in cost breakdown.

7. Walk me through a sample first-year plan for a large windfall.

■ *Red flag:* Generic advice that ignores tax implications and estate planning.

For Tax Strategists (CPA)

1. Have you handled tax planning for lottery winners specifically?

■ *Red flag:* Only standard tax prep experience.

2. What strategies do you use to minimize the tax burden in year one?

■ *Red flag:* Only basic deductions; no windfall-specific approaches.

3. How do you coordinate with my attorney on trust and estate tax?

■ *Red flag:* Doesn't collaborate with legal counsel.

4. Do you have experience with multi-state tax obligations?

■ *Red flag:* Only familiar with one state's requirements.

5. Canadian: How do you handle investment income tax on tax-free winnings?

■ *Red flag:* Unfamiliar with the Canadian treatment of lottery proceeds.

6. What is your fee structure?

■ *Red flag:* Percentage of assets or vague pricing.

SECTION 04

Tax Playbook — U.S. & Canada Editions

BEFORE YOU READ

Tax brackets, contribution limits, and rates change annually. The principles below are designed to help you understand the landscape and ask the right questions. Your CPA will calculate the exact figures for your situation and filing year.

United States Tax Overview

Lottery winnings are taxed as ordinary income at both the federal and state level. The lottery commission withholds a portion for federal taxes at payout — but this is only a down payment. Your actual top federal rate will likely be higher, meaning you will owe a significant additional amount when you file your return. Your CPA will calculate the precise liability based on your total income and the brackets in effect for your filing year.

State taxes add another layer. Some states have no income tax at all, while others can push your combined rate substantially higher. A few cities impose additional local taxes. Where you live — and where you claim — matters enormously. Your CPA and attorney should coordinate on this.

Lump Sum vs. Annuity

	Lump Sum	Annuity
Payout	Roughly 60% of advertised jackpot	Full amount over 20–30 years
Tax timing	All taxes due in year of receipt	Taxes due annually on each payment
Advantage	Lock in today's rates; invest the full amount	Built-in spending discipline
Risk	Requires discipline; potential for rapid depletion	Future tax rate increases; counterparty risk

Tax Reduction Strategies

- ◆ **Charitable Giving:** Donor-Advised Fund (DAF) — take the deduction now, distribute to charities later at your pace.
- ◆ **Charitable Remainder Trust:** Income flows to you during your lifetime; the remainder goes to charity. Provides an immediate deduction.

- ◆ **Gift Tax Strategy:** Use the annual exclusion per recipient (verify the current limit with your CPA) to transfer wealth tax-efficiently.
- ◆ **State Relocation:** Move to a no-income-tax state before claiming. Consult an attorney on timing requirements.

Canada Tax Overview

Lottery winnings in Canada are completely tax-free — you receive 100% of your prize. However, every dollar earned through investing those winnings is fully taxable. The strategies below help shelter your investment income.

Canadian Tax Strategies

- ◆ **TFSA:** Shelters investment income from tax entirely. Maximize contributions including any unused room from prior years (verify current annual limit with your advisor).
- ◆ **RRSP:** Reduces taxable income on other earnings. Investments grow tax-deferred until withdrawal. Contribution room is based on your prior-year earned income (verify with your advisor).
- ◆ **Family Trust:** Distribute investment income to lower-bracket family members, reducing the overall family tax burden.
- ◆ **Prescribed Rate Loan:** Split investment income with your spouse at the CRA-prescribed rate — a legitimate income-splitting tool.
- ◆ **Corporate Structure:** For very large winnings, a holding corporation can provide significant tax deferral on investment income.
- ◆ **Charitable Giving:** Donations generate tax credits that offset investment income taxes.

SECTION 05

Security Checklist

Lottery winners are targets for fraud, theft, and manipulation. Implement these measures immediately — ideally before anyone knows you have won. Each item below is drawn from real incidents documented in public records.

Physical Security

- ◆ Change your phone number. Give the new number to trusted contacts only.
- ◆ Get a P.O. Box or registered agent address. Remove your home address from all public records.
- ◆ Install or upgrade home security: cameras, alarm system, smart locks, motion-sensor lighting.
- ◆ Consider temporary relocation if your identity becomes public.
- ◆ Vary your daily routines. Avoid predictable patterns for commuting, errands, and exercise.
- ◆ Notify your children's school. Update pickup authorization lists immediately.
- ◆ Remove your home address from public databases (Whitepages, Spokeo, BeenVerified, etc.).
- ◆ Consider a personal security consultant for the first 3–6 months.
- ◆ Secure your mail: enroll in USPS Informed Delivery (or Canada Post equivalent) and consider a locking mailbox.

Digital Security

- ◆ Delete or lock down ALL social media accounts — Facebook, Instagram, X, LinkedIn, TikTok.
- ◆ Enable two-factor authentication on every financial and email account.
- ◆ Change passwords on all important accounts. Use a password manager.
- ◆ Remove personal info from data broker sites (DeleteMe, Privacy Duck, Canary).
- ◆ Set up a new, private email for financial and legal matters only.
- ◆ Verify all communications through known channels. Watch for phishing attempts.
- ◆ Do not click links in unsolicited messages claiming to be from banks or the lottery.
- ◆ Consider a VPN for all internet activity.
- ◆ Enroll in an identity theft protection service (LifeLock, Aura, or equivalent).

Financial Security

- ◆ Spread deposits across banks: FDIC insures \$250K per depositor/bank (U.S.); CDIC covers \$100K per category (Canada).
- ◆ Set account alerts for all transactions above \$1,000.
- ◆ Freeze your credit at all three bureaus: Equifax, Experian, and TransUnion.
- ◆ Do NOT carry large amounts of cash.
- ◆ Review and increase all insurance: home, auto, umbrella, life.
- ◆ Obtain an umbrella liability policy of at least \$5M.
- ◆ Never sign anything without your attorney reviewing it first.
- ◆ Route ALL financial requests through your advisory team — no exceptions.
- ◆ Pay off existing high-interest debt strategically (consult your CPA on mortgage timing).

SECTION 06

Claim Day Preparation Pack

Before Claim Day

- ◆ Confirm your attorney will accompany you to the lottery office.
- ◆ If claiming through a trust or LLC, have all formation documents finalized and notarized.
- ◆ Sign the ticket in the trust or LLC name — with your attorney present.
- ◆ Have two valid forms of government-issued photo ID ready.
- ◆ Confirm the lump sum vs. annuity decision deadline with the lottery commission.
- ◆ Set up a designated bank account specifically for the deposit.
- ◆ Prepare a brief media statement with your attorney (even if you hope to avoid media).

What to Bring

- ◆ Original winning ticket (signed in entity name if using trust/LLC)
- ◆ Photocopies of the ticket — front and back
- ◆ Two forms of government-issued photo ID
- ◆ Social Security card (U.S.) or Social Insurance Number (Canada)
- ◆ Trust or LLC formation documents (if applicable)
- ◆ Bank account information for direct deposit
- ◆ Your attorney — in person, not on the phone

WHAT TO SAY

"I'm here to claim a prize on behalf of [trust/LLC name]. My attorney is handling the legal aspects. I'd like to process this as privately as possible."

What NEVER to Say

- ◆ Do not discuss your plans for the money with lottery staff or anyone present.
- ◆ Do not agree to extended media appearances, photo sessions, or press conferences.
- ◆ Do not share personal details beyond what is legally required to process your claim.
- ◆ Do not mention family members by name.

After Claiming

- ◆ Leave the lottery office quickly. No lingering for additional photos or interviews.
- ◆ Go directly to your attorney's office or another secure, private location.
- ◆ Confirm the deposit has been initiated to your designated account.
- ◆ Begin implementing the Security Checklist (Section 05) immediately.
- ◆ No public celebration. No social media posts. No announcements.
- ◆ Begin a 6-month cooling period — no major purchases of any kind.

SECTION 07

Year-One Financial Roadmap

A month-by-month plan for your first year. The goal is not to grow your wealth as fast as possible — it is to protect it, structure it, and give yourself time to make decisions with a clear head. The winners who thrive are those who move slowly and deliberately.

Month 1: Secure & Stabilize

- ◆ Complete the Security Checklist (Section 05).
- ◆ Claim your prize with your full team present (Section 06).
- ◆ Park funds in FDIC/CDIC-insured accounts across multiple banks.
- ◆ Begin a 6-month spending moratorium — no major purchases.
- ◆ Set up a modest monthly “fun fund” (\$2K–\$5K) so you don’t feel deprived.
- ◆ Schedule weekly check-ins with your financial advisor.
- ◆ Begin working with a wealth psychologist or therapist experienced with sudden wealth.

Month 2: Plan & Protect

- ◆ Begin estate planning with your attorney.
- ◆ Create or update your will, power of attorney, and healthcare directive.
- ◆ Review and increase all insurance coverage (home, auto, umbrella, life).
- ◆ Start comprehensive tax planning with your CPA.
- ◆ Begin practising the “No” scripts (Section 02) with your therapist or advisor.
- ◆ Set up the dedicated financial-request email managed by your attorney.

Month 3: Structure & Invest

- ◆ Finalize your investment strategy with your advisor.
- ◆ Begin deploying capital — diversified, conservative start.
- ◆ Establish a Donor-Advised Fund if charitable giving is part of your plan.
- ◆ Separate your money into distinct accounts: living, investments, giving, emergency.
- ◆ Canadian winners: maximize TFSA and RRSP contributions.

Months 4–6: Settle & Observe

- ◆ Continue weekly advisor meetings.

- ◆ Monitor investments and adjust as needed.
- ◆ Implement estate plan: trusts, beneficiary designations, entity structures.
- ◆ Think seriously about long-term goals — what does your ideal life look like?
- ◆ Maintain the spending moratorium.
- ◆ Observe your relationships carefully. Notice who has changed.

Months 7–9: Cautious Expansion

- ◆ Spending moratorium lifts — but stay disciplined.
- ◆ Major purchases should go through your advisor with proper structuring.
- ◆ Formalize a giving plan (within annual gift tax exclusion limits).
- ◆ Purchase real estate through an LLC or trust, not in your personal name.
- ◆ Review your professional team — any changes needed?
- ◆ Take a vacation. You've earned it.

Months 10–12: Long-Term Foundation

- ◆ Complete year-end tax planning with your CPA.
- ◆ Conduct an annual review of your investment portfolio.
- ◆ Review and update your estate plan.
- ◆ Set goals for Year Two.
- ◆ Decide on your long-term approach to visibility vs. anonymity.
- ◆ Document your lessons learned — for yourself, and for anyone you may mentor.

REMEMBER

The goal of Year One is not to grow wealth as fast as possible. It is to protect it, structure it, and give yourself time to make decisions with a clear head. The winners who thrive are those who move slowly and deliberately.

SECTION 08

Your Next Step

You now have the knowledge. The next step is assembling the right team — on your own terms, using independent professional-directory sources and the vetting questionnaire in Section 03.

IMPORTANT — PLEASE READ

Beyond Jackpot is not a law firm, investment advisor, accounting firm, or referral service. We do not match you with professionals, do not maintain a “vetted network,” do not collect information about your situation, and do not receive any compensation from any professional listed or linked. Your due diligence is your own.

How to Build Your Team

Use the directories below as a neutral starting point. Each is operated by an independent professional body or regulator. Verify every credential on your own before engaging anyone.

United States — Starting-Point Directories

- ◆ **Attorneys:** American Bar Association — Find Legal Help · your state bar’s lawyer-lookup tool
- ◆ **Financial Advisors:** CFP Board — Find a CFP® Professional · NAPFA (fee-only fiduciary advisors) · FINRA BrokerCheck
- ◆ **CPAs / Tax:** AICPA — Find a CPA · your state CPA society directory
- ◆ **Psychological Support:** American Psychological Association — Psychologist Locator

Canada — Starting-Point Directories

- ◆ **Lawyers:** Federation of Law Societies of Canada · your provincial law society’s lawyer-lookup tool
- ◆ **Financial Planners:** FP Canada — Find Your Planner · CIRO AdvisorReport
- ◆ **CPAs / Tax:** CPA Canada — Provincial Bodies · your provincial CPA society’s Find-a-CPA tool
- ◆ **Psychological Support:** Canadian Psychological Association — Find a Psychologist

A Suggested Sequence

Many winners and advisors have described the following sequence as useful. Your situation may differ — use this as a prompt, not a prescription.

- ◆ **1. Interview 3 attorneys** with documented windfall or sudden-wealth experience. Use the questionnaire in Section 03. Choose the one who answers clearly, bills transparently, and is willing to coordinate with other professionals.
- ◆ **2. Ask your attorney for referrals to fee-only fiduciary advisors and CPAs.** Interview at least two of each. Independent advice (professionals who don't pay each other referral fees) is generally valued.
- ◆ **3. Verify every credential independently** using FINRA BrokerCheck, state bar member directories, CPA society lookup tools, and CIRO AdvisorReport (Canada).
- ◆ **4. Do not rush.** A 6-month cooling period before any major financial decision is widely recommended in the windfall-planning literature.

A FINAL WORD

Your situation is unique. Laws change. Professionals vary. No guide — including this one — can replace the judgment of licensed advisors who know you and your jurisdiction. Use this document as a thinking tool, and trust the team you build through your own diligence.

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