



When your dreams come true...
Hints and tips for winners



**National
Lottery**





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Congratulations!

You won! Many people dream about winning the National Lottery. Some even start imagining how they might spend or invest the money if they did win but for you, it's a reality. Congratulations!

But now that you're a winner, what should you do? Should you start spending right away? Leave it all untouched for a while? Friends and family have probably already made it clear what they think you should do but what's really best for you?

This booklet suggests a few things you might want to start thinking about. It doesn't tell you what to do – everyone is different – but it does give you some hints and tips on things like dealing with the media and how to go about getting advice on investments and legal matters.

What you decide to do has to suit you, your lifestyle and your future plans. So, talk to as many reputable, professional advisors as you can, read up on some of the areas touched on in this booklet and take your time to decide what's best for you.

We have tried to cover many of the topical questions that winners ask in this book, based on a wealth of knowledge from our experience with hundreds of jackpot winners over the years. We hope this is helpful for you.

Enjoy your win.



Dermot Griffin
National Lottery Chief Executive

Spend time relaxing and thinking calmly about what you're

First things first

Do nothing. Yes, that's right! Nothing, nada, zilch.

That's what most money experts suggest should be the first thing to do when you win the lottery. Why? Well, because winning a large sum of money can really make a difference to your life but deciding what to do next needs some cool, calm thinking. So, you need a little space and time for things to settle down before you do anything. You might even want to get away somewhere for a few days to think things over.

The experts recommend putting your winnings in an instant access savings account with a recognised bank or building society for a few weeks until your win starts to sink in. Don't worry if you haven't already got a suitable account – opening one is easy. Major banks and building societies have special staff members to assist and help complete the paperwork. Then, when you're starting to get used to it, think about a long-term plan for your future. Talk to some trusted, qualified professionals. They can advise you about investments, a will and other money matters.

It's a nice feeling, having the financial security of a jackpot win and you may even consider spending a small amount of the money to treat yourself, or throw a party for family and friends.

Something like this only happens once in a lifetime so don't rush. Take a bit of time to decide how you want your money to change your life for the better.





Dream

1

A home in the countryside

I've always loved the countryside but had to be close enough to the city for work. Now, I can be where I want to be. We weren't sure exactly where we wanted to move to at first, so we just hopped in the car, drove around our favourite places and there it was. Up amongst the mountains but only twenty minutes from the sea. They'd only just put up the 'For Sale' sign! The kids have taken up riding, the stables are down the road and we've enough land for horses if they twist our arms (the kids, not the horses). We've also put in a real home-cinema (with seats with those popcorn and drinks holders in the armrests) and once a week we have a showing for friends and family. This home really is our own fairytale castle.

Getting used to it

Once you've started to get used to your win, it's time to think about how to make the best use of it. It's a very exciting time when you have a whole range of opportunities you could never have imagined before. But remember money isn't everything. Your friends and family are probably just as important to your future happiness. They were there for you before your win so you might want to involve them in your plans.

What will you do with your money? What are your ambitions? How do you see your needs changing over time? Start drawing up some lists and making priorities, putting a cost next to each of your items and when you'll want them. Then take a break for a while. When you come back to your plan, check that you still feel the same about it. Time spent planning like this will help you decide what you really want and help you spread out your spending.

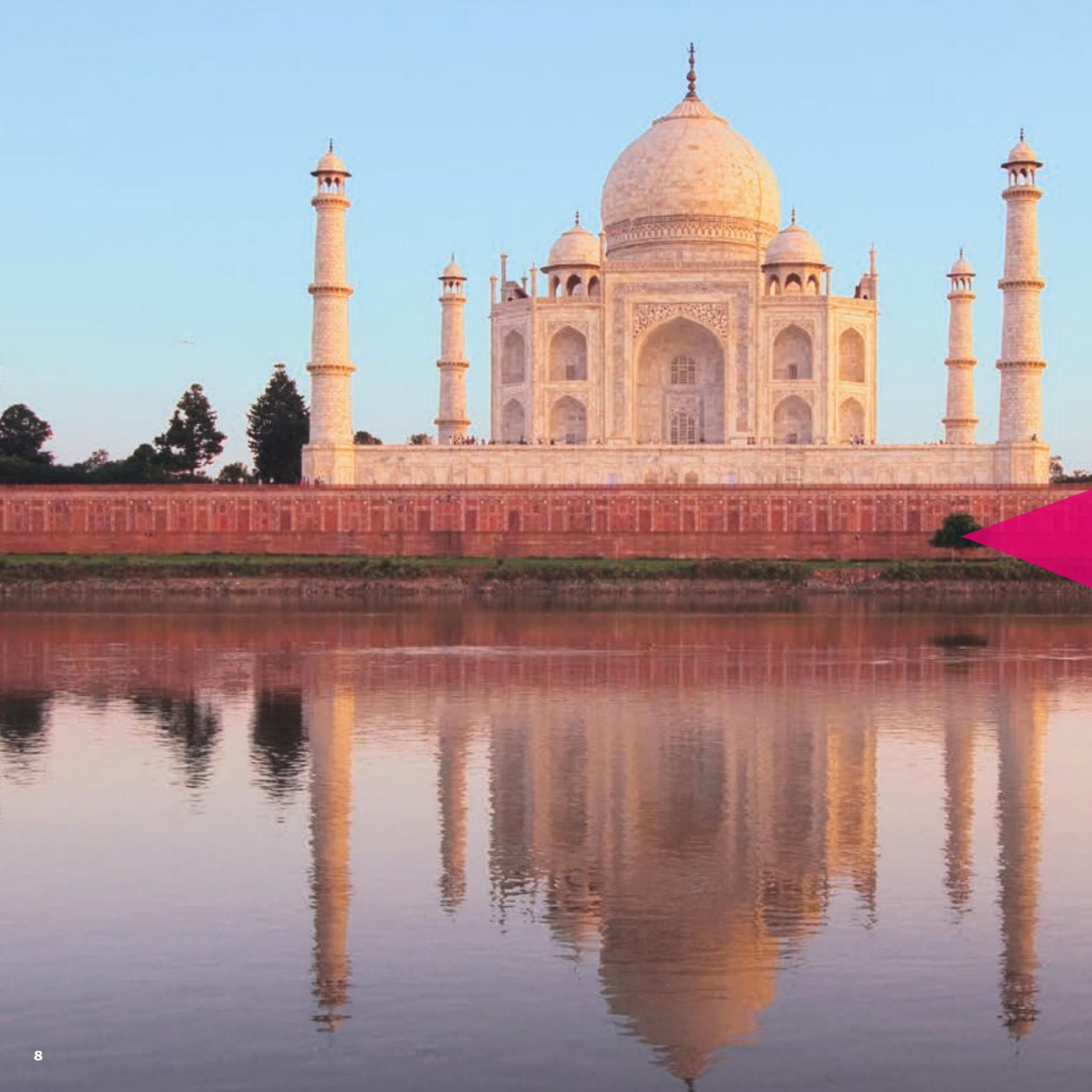
Remember to do things your way. Make any changes gradually, bit by bit, so you can get used to them more easily.

Choose your advisors carefully making sure that you feel you can trust them. You'll probably get more advice than you ever asked for. It's fine to ask your advisors to explain things in plain English and not to make decisions until you feel you understand the consequences. It's your money, after all.

Remember that friends and family have always been there for you in the past and they will be there in your future.







Dream

2

The Taj Mahal at sunrise

I trekked from Delhi to Katmandu. Katmandu itself was virtually cut off from the world until the last 50 years. They say it has more temples than houses and more gods than people and the people themselves are genuine, warm and welcoming. To see the Taj Mahal silhouetted against a pink sky at sunrise with hardly a soul around, to bathe with elephants at a national park in Nepal, to take a rickshaw ride to the Ganges to see holy men perform their daily rituals – these experiences will stay with me forever. Walking through mountain passes so narrow I almost had to breathe in. Seeing Everest from the air. Being invited to drink tea at a local village where china cups and saucers were fetched from somewhere. Somewhere along the way the trekking magic took me over and my real journey began.



Choosing the right investment advisor is like choosing the right plants and seeds to grow a garden.

Choosing your advisors

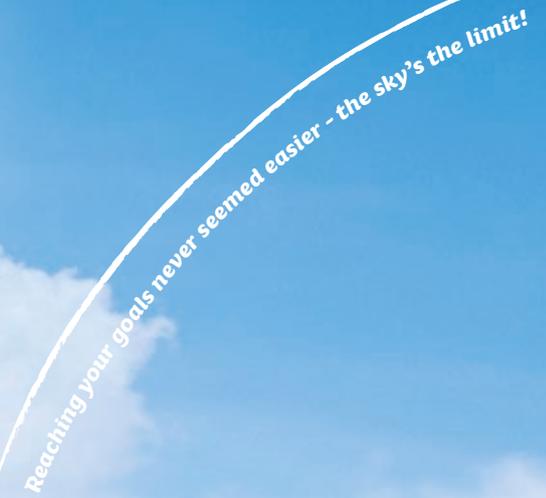
You want to invest some of your winnings, but where? Stocks and shares, deposit accounts, property, government bonds – what’s best for you? A good investment advisor can help you work out what investments fit well with your long-term plans. Who you choose is important.

Here are five handy tips for selecting your advisor.

- 1** Meet with a few financial planners, find out about the services they offer and the names of the people they work with.
- 2** Check their industry qualifications and contact their professional bodies to check that they are authorised to advise you.
- 3** Get them to explain their fees so you know exactly what you'll be charged for.
- 4** Ask for references and talk to some of the advisors' clients. Good advisors will not mind you doing this.
- 5** Make sure you feel comfortable with them.

Once you've chosen an advisor, they'll want to know your needs, your goals, your lifestyle and what kind of investor you are. Are you comfortable taking some risks with your money to get potentially higher returns? Or do you prefer a 'safety first' approach? A good advisor will find investments that match your personality and help you reach your goals at your own pace.

They will make a plan to make your money work best for you. They will also provide assistance in implementing your agreed plan together with follow-up reviews and consultation.



Reaching your goals never seemed easier - the sky's the limit!



Bring dreams to life

EuroMillions Jackpot Winners:

In July 2016, a group of 22 bus drivers from Dublin collected an equal share in a huge €23.8 million EuroMillions jackpot.

The syndicate, which has over 700 years' service between them, were joined by family and friends at National Lottery HQ to collect their shared jackpot.

Spokesperson for the syndicate said: "This is an incredible feeling, and to win the EuroMillions as such a big group is very special. We are going to enjoy the celebrations and look after each other as a group in the next few weeks."



Lotto Jackpot Winner:

In August 2015, an ecstatic Mayo carpenter, Ger Murphy won a massive €6,384,673 in the Lotto Jackpot.

"This is fantastic, I still can't believe it but it's great to be here today with family and friends to collect this. I've been playing these numbers for a very long time; I'm glad I didn't change them!"



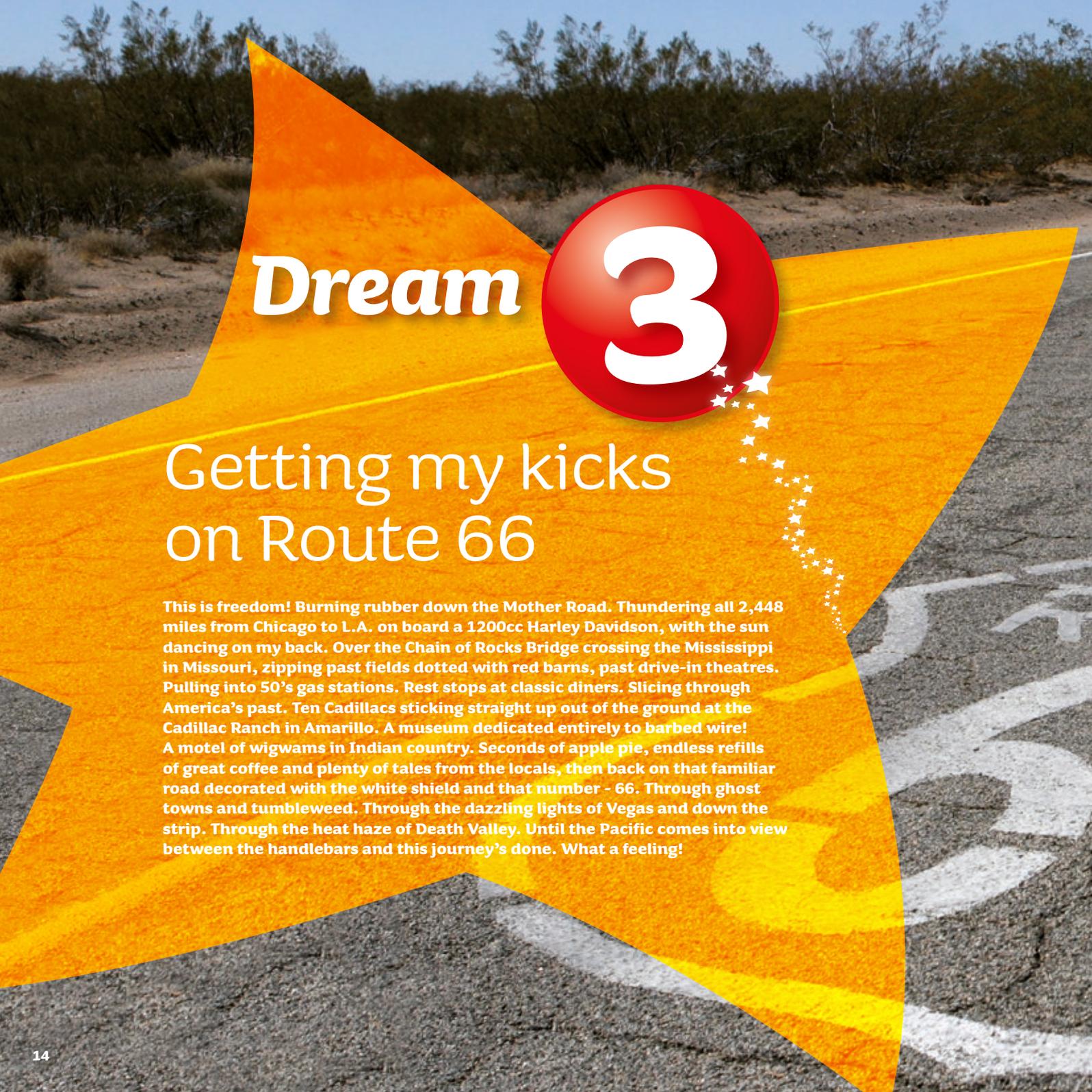
Ireland's record EuroMillions winner Dolores McNamara celebrates winning €115,436,126 in 2005.



Carol Loran and Kevin Geoghegan celebrate after winning a Lotto jackpot worth €10,651,567 in 2013.

Pat and Mary Broderick from Co. Cork win the €7,018,618 Lotto jackpot in 2011.





Dream

3

Getting my kicks on Route 66

This is freedom! Burning rubber down the Mother Road. Thundering all 2,448 miles from Chicago to L.A. on board a 1200cc Harley Davidson, with the sun dancing on my back. Over the Chain of Rocks Bridge crossing the Mississippi in Missouri, zipping past fields dotted with red barns, past drive-in theatres. Pulling into 50's gas stations. Rest stops at classic diners. Slicing through America's past. Ten Cadillacs sticking straight up out of the ground at the Cadillac Ranch in Amarillo. A museum dedicated entirely to barbed wire! A motel of wigwams in Indian country. Seconds of apple pie, endless refills of great coffee and plenty of tales from the locals, then back on that familiar road decorated with the white shield and that number - 66. Through ghost towns and tumbleweed. Through the dazzling lights of Vegas and down the strip. Through the heat haze of Death Valley. Until the Pacific comes into view between the handlebars and this journey's done. What a feeling!



Money dos & don'ts

Here are a few dos and don'ts for your money, based on advice from money experts.

Do get the best rate for your savings

Some people leave large sums of money in current accounts that don't pay any interest or savings accounts that only pay a little. Your money can do better! Keep a little where it is for your day-to-day needs but move the rest to an interest account.

Don't leave yourself short

Leave yourself enough readily available cash for everyday expenses plus a decent sum for emergencies. Don't invest everything. You should be able to get your hands on your cash easily when you need it.

Do pay off your debts first

It sounds straightforward enough but some people don't realise that the interest rate they pay to borrow money is usually higher than the rate they'll get on their investments. In other words, it's almost always better to use your money to pay off existing debts.

Don't put all your eggs in the one basket

When one of your investments does well it's tempting to invest more in it. But you probably don't want all your financial plans depending on just one asset. What if its value falls? Most investors put their money into a variety of investment groups. Then they make sure they have a variety of holdings within each so that their risks are well spread.

Use advisors

Some people feel they can manage their own affairs. Why pay advisors when they can make the decisions themselves? But it's rarely that simple. Good advisors will pay for themselves over the longer term by helping you invest wisely, explaining complicated investments and making sure you avoid common mistakes.

Protect your investment and money with sound advice.





Don't forget tax

Great news! Your winnings are completely tax free! But any income you earn by investing them is taxable. That's where a financial advisor can discuss your overall tax position with you and advise you in this regard.

Sort out your life assurance

Life assurance helps pay off any liabilities due on your home and provides for your family in the unfortunate event of your death. For most people it's the sensible choice because it gives them the peace of mind to know that their family will be taken care of and won't have to sell their assets to pay bills due on their death.

State benefits

Check your ongoing entitlement to benefits. Just keep in mind that if you receive any state benefits or special needs allowances, your winnings may affect your ongoing entitlements. If you have any concerns about this you should speak to your professional advisor or to the benefits agency concerned.

Make that change

Many people recognise that while they need to take action to avoid one of these common financial mistakes, they put it off instead. There never seems to be a right time. Having a financial advisor will help you focus on getting things done.

Dream

4

The 1968 Ford Mustang 390 CID

I didn't just buy a car. When I got my Mustang, I became a movie star. There's a scene in the film 'Bullitt' where Steve McQueen in a Ford Mustang is chasing some bad guys driving a Dodge Charger. It's reckoned to be the best movie car chase ever. The cars tear through the Mission District of San Francisco, up and down the hills screeching to avoid cable cars before heading up to the San Bruno Mountains. McQueen himself did most of the driving. So, when I climb into the Mustang, turn the ignition and hear the throaty roar of the engine, I'm not just driving, I'm in movie heaven. The 'Bullitt' chase scene lasts for 9 minutes 42 seconds but my dream machine is going to last much, much longer.





Legal and financial

At some stage you might want to start planning what you want to happen to your money when you die. It's probably not the first thing you thought you'd find yourself doing in the excitement after your win - who would - but it's important. And, if you're going to do it properly you'll need an authorised solicitor.

Why make a will?

A will is a legal instrument in which you say how your wealth should be distributed after you die. That means you get to choose what you leave to relatives, friends and charities. If you die without making a will then all your assets will be divided up according to law. Family will benefit but friends and charities will not. So, if you care what happens after you're gone, you need to make a will. If you already have a will you should revise it to take into account your new situation.

Inheritance and Gift Taxes

When you give a gift to someone or they inherit from you they, may have to pay Capital Acquisitions Tax. But, depending on what relation they are to you, they are also entitled to get the benefit tax-free up to certain limits. We recommend you seek independent expert advice to ensure your taxation matters are dealt with professionally.

Nobody wants to have to think about making a will!



But it is a good idea – as the people you love will be taken care of...





Dream

5

Ruling the waves

Sailing has always been my real passion but somehow work took me in a different direction. Now with my own boat building company, business is also pleasure. I call the shots. Trying out designs that I think will work without having to submit my proposals to anyone except me. Nothing beats being able to see a boat through from a scribbled design idea to the build, to the fitting out, through to launch and her maiden voyage. And if it's a perfect day to go sailing then I can hang up a 'closed' sign on the door of the yard and cast off. No meetings, no office gossip, just the joy of making boats that will thrill people. Not that I don't still work hard, but somehow because I'm doing what I love it just doesn't feel like work and time skims along fast. As fast as my new 21 foot catamaran, in fact.

How does it feel to win the lottery?

The public is fascinated by stories about lottery winners and what it's like to win big. That means that the media may want to do a follow-up story about your win. They'll probably be interested in what you've done with the money so far, how the win has changed your life and what you feel about it. We will be happy to give you any support and advice you need but here are a few simple tips on handling the media to start you thinking. Most people don't get the chance to appear in national newspapers or on TV. Here is your chance to be famous for a few days. Many people enjoy this part as much as the win.

Smile!

Remember, this is your big chance to be a star for the day. Smile, relax and enjoy it.

Answer the questions you want to

You're in charge of the interview. If you don't understand a question, ask the reporter to explain what they mean. If you're uncomfortable with a question, simply say that you'd prefer not to answer it.

Select your location

You don't have to meet the media in your home. If you don't want them there then suggest another place to meet, such as the place where you bought your ticket.

They're just doing their job

Also remember that the media are just people trying to do their job. They are almost always looking to create a positive, 'feel-good' story about winners to entertain their readers, listeners or viewers.

I just can't stop smiling, my face hurts from smiling so much!



'Lucky 13' Lotto syndicate
from Inishowen, Co. Donegal, €4,871,046



'RPIII Heads' syndicate
from the Bausch & Lomb Company in
Waterford win €2,578,134



The 'Chosen Few' syndicate
from Kerry Foods win €3,883,756.



Dream

6

Write back to school

I've always been a keen reader and I suppose I thought I 'had a novel in me' somewhere so I applied for a full-time creative writing course to find it. At first, I didn't know what I was going to write about. I didn't realise that all the little things that have ever happened to me would soon come pouring out and the problem would be where to stop! And inspiration doesn't respect my schedule. I've found myself scribbling 'climbing the tall tree' on the back of my hand in red marker pen at 3am when a dream from my childhood woke me and kick-started a short story. Now, I've a folder full of my finished stories and poems and I make a point of writing every day to keep up the habit. I'm not saying I'm the next JK Rowling but the buzz of just reading out my work in class is amazing.



Making a difference

Once people learn about your win you could start getting requests for donations.

Often they'll be from genuine causes and charities but sometimes they'll come from less deserving sources. Remember, whether the request is for something worthwhile or not, you don't have to give anything if you don't want to. Don't feel pressured into making donations.

If you are considering giving some money to a charity then ask them for some information about their work and what the money is spent on. Registered charities should send you brochures explaining what they do. Don't rush to share your wealth with people and organisations you don't know, just decide what's best for you and the things you care about.

Remember, making a difference to people's lives, communities and the world can be incredibly rewarding but no one said you had to change the world just because you're a winner.

The power of giving is a great gift, especially to a deserving cause - but just because you've won the lottery doesn't

mean you have to!







Dream

7

The bigger picture

I can't draw or paint but I'm fascinated by people who can. I'm someone who enjoys spending time mooching about in art galleries so when the chance came to collect art I took it. I didn't know much at first but, as they say, I knew what I liked! Then again, half the fun of collecting is learning all about the different styles and meeting the artists and gallery owners at private viewings. I buy four or five paintings a year by contemporary artists – I've met all of the painters and spoken to them all about how they work and what inspires them – and they go straight up on the wall at home. It's like being part of a special club. As far as I'm concerned it's the next best thing to being a creative artist myself and I get pleasure from seeing something new in my 'collection' every day.

Because of you...

Health & Welfare

Your participation has made a real difference by providing support for those who care for others.

Arts & Culture

Thanks to your contribution, arts and culture are accessible to all and we can truly celebrate our rich national heritage.



Supported by
**National
Lottery**

Youth & Sport

Every time you play National Lottery games, you contribute much needed funds for youth, sport and recreation across Ireland.



Irish Language

By playing National Lottery games you support our Irish language, music and traditions.



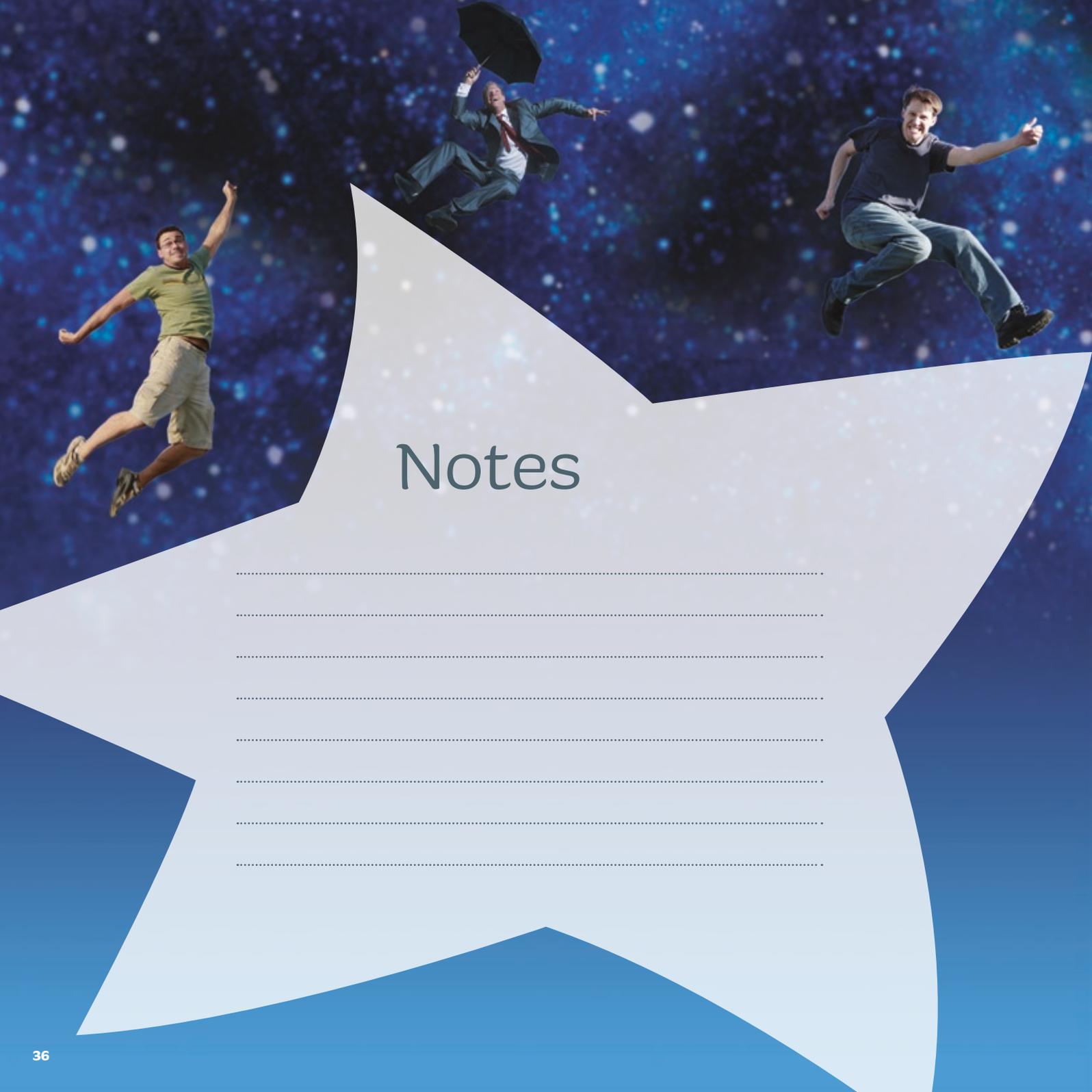
Dream

8

The final frontier

I'm ready. It's the last few seconds before ignition. The countdown ends, there's a surge of incredible power, the deafening sound of the engines, the g-force that thumps down into the pit of my stomach. Then there's the acceleration. Zero to 2,500 mph in a matter of seconds. That's three times the speed of sound! Through the window I can see the bright blue sky darken to mauve and then to black. Then, silence. The motors are switched off. I break out of my seat and do a zero gravity somersault and catch sight of the earth far below the ship, a sight that only a tiny number of people have ever seen. It's a surprisingly moving moment despite the fact I've already seen it many times in movies. But none of that could prepare me. Like I said, I'm ready. My feet haven't left the ground yet but one day they will. I'm already counting down to it.





Notes



Notes



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