Lotto
Powerball
Winners Information

REALIZE YOUR DREAMS
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You are a lottery winner! And now you’re adjusting to the unexpected arrival of a large amount of money. This booklet has been written to give you a little bit of advice, both practical and emotional, on coping with your unexpected win.

Don’t forget – it’s your money and in the end it’s your decision about how to spend it. Other people’s suggestions and ideas on what to do with your money may be useful. But you should listen only as much and as long as you want to. Then you make the choices that are right for you.

CONGRATULATIONS
Winning a major lottery prize can be the thrill of a lifetime. Right now you are probably feeling pretty excited and maybe a little confused. You are not alone. All our winners say the first few days are full of a whole range of emotions.

Now it’s time to start thinking of how to get the most from your money.

This booklet includes guidelines to planning-social, financial and legal advice which may help you to get what you want in the years to come.

We suggest the first thing you should do is to make sure your prize money gets deposited into an interest-earning bank account. Then you can sit down and work out what to do with it, secure in the knowledge that your winnings are safe and earning interest. The big decisions can be made later, after you have decided what is the best possible use for your money.

Today is a very special day for you. After all, it’s not every day of the year you win a substantial lottery prize.

Remember, above all, enjoy your winnings.
All the best for the future!

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REALIZE YOUR DREAMS
When the first flush of your excitement has worn off, you’ll probably be full of ideas about what you can do with your money. You might want to pay off your mortgage, buy a new car, put something away for retirement, give your partner the treasured gift they’ve always wanted, help your family through school or university, or take an overseas trip. All these, and others may now be possible.

Your lottery success can help you achieve your goals.
FIRST QUESTIONS

Now you might be starting to ask questions. Shall I give up my job? Will aunty or uncle be upset if I don’t give them something nice as I give my niece or nephew? And what about those people I’ve heard of who had a problem when they had a big win? Should I have a party? Should I tell my workmates/friends/colleagues (they may expect a lot and I don’t really know how to handle it)? Will I change?

Relax. These are normal reactions. Most lottery winners say they had highs and lows after their big win. It’s natural to have mixed feelings at first after such a big moment, but your feelings will eventually settle down. Give yourself time. You don’t have to work everything out in the first few days, or ever in the first few weeks.

FIRST STEPS

Deposit your prize in an interest-earning account. If you don’t have a bank account that earns interest, ask at your nearest bank branch how to open one. The staff at the bank will help. Make sure that you can withdraw your money whenever you want.

WHO SHOULD YOU TELL?

It is very important to think about this carefully as soon as you find out about your win because the media might learn about it even if you’d prefer that they didn’t.

Most of our winners tell their families. Some tell their workmates. Some have been happy to tell the media about their good fortune. You don’t have to tell anyone if you don’t want to.

If you don’t want to talk to the media, that’s fine. However, remember that the wider the circle of people you do tell (including your family), the greater the chances are of the media finding out about your win. Then you are public property.

If you’re in any doubt about what you should do, don’t hesitate to contact the Lotteries Communications team in your state or country before you do anything. They can help and advise you.
WHAT IF YOU'RE PART OF A GROUP OR SYNDICATE?

You may have bought the winning ticket as part of a group or syndicate. But the law generally requires the Lottery Commission to pay the prize to the ticket holder only. It can’t pay out prizes to a group or syndicate. So, if you were part of a group, or syndicate which bought the ticket you will have to arrange payment to the other prize winners. But make sure you read the section on gift duty first.

TAX

Depending on your countries tax laws, you may or may not have to pay tax on your prize money. But even if you don’t pay tax on the prize money itself, you will have to pay tax on any interest you earn on the money. Later, we’ll be suggesting that you use a professional advisor to help you invest some of your money. They can also advise you about tax.

GIFT DUTY

It’s important for you to be quite clear about whether you bought the ticket for yourself, or on behalf of a group of people such as friends or family.

If you bought the ticket for yourself, you can’t give away more than $27,000 in any one year (even to family members) without having to pay a tax known as “gift duty”. A professional advisor can tell you more about gift duty.

If you’re part of a syndicate or group, you may need to provide this to Inland Revenue. So you would have to work out carefully how much to pay to the others. Remember it’s you who has to pay gift duty – not the others. You’ll need to make sure you can still get your fair share of the prize money after you’ve paid the gift duty.

If you’ve got any doubts, it’s a good idea to get professional advice before you pay out to your co-winners.

MANAGING CHANGE

Many past winners have found they need other advisory services to help them get used to being a winner. These advisory services include legal advisors, church groups, Citizens Advice Bureaux, and counselling or support groups. It’s not unusual for lottery winners to feel a strong need for support from others. It gives them a chance to speak about their feelings and concerns, confidentiality, without worrying about upsetting those around them.
PLANNING
A TIMETABLE FOR ACTION

Your good fortune will give you greater financial security, and winners tell us that’s a great feeling. But what to do now?

A good way to begin is to set a timetable for action.

First – as we said before – put your money in the bank and then leave it there for a while until you come back to earth. You can always take out a small amount of it and do what you like with it – shout your mates, or buy something for someone special. It’ll help you let off steam.

Later on, you should work out a plan of what to do with your money. If you don’t do this, you may find yourself giving in to big-spending temptations you’ll regret later. Many spur-of-the-moment decisions can put other goals out of your reach and that’s why we suggest a timetable.

It’s a basic plan for action that lets you do what you want.
SAMPLE TIMETABLE

Immediately
- Deposit your prize money in an “on call” bank account that earns you interest.
- Decide if you want to spend some of the money straight away. How much and on what? Remember – don’t make any really major purchase decisions at this stage.
- Place the money you don’t need straight away into a term deposit account (perhaps for 30 days).
- Talk to family and close friends about what you might do (if you don’t mind them knowing).
- Decide whether you are going to get professional advice and, if so, who you are going to ask for it. Friends or family may be able to help. But remember – well intentioned but wrong advice is worse than none at all.

One Month
- Work out your new financial position – how much money you have, and how much you owe (for instance, on a car or mortgage).
- Calm down – have a break – then make some decisions on what you really want to do with your money (these are your “priorities”).
- Make a list of all these priorities.
- Visit your advisor to discuss your new financial position.

One To Three Months
- Review your list of priorities.
- Begin a financial plan – this works out how much money you’ve got and what you could do with it.
- Make sure your will is up to date, or have a lawyer draw one up for you.
- Look at what changes you’d like in your lifestyle.

Three To Six Months
- Review what has happened since your win.
- Change your list of priorities if you need to.
- Complete your financial plan.

Six Months To One Year
- Review your financial position. Get further help if you need it.
- Ask yourself “Am I getting what I want from my lottery win?”.
- If you’re not getting what you want, write down what’s wrong and what steps you can take to make things better.
- Take action to make things better.

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WORKING OUT A FINANCIAL PLAN

We’ve suggested you develop a financial plan. It will look at what you want to do with your money in the short, medium and long term, and it lays out a plan of action that help you achieve this. A financial plan is normally written down. It covers topics such as:

- Your current financial position – how much money you have at the moment (and how many debts).
- Your financial goals – what do you want to achieve with your money.
- Any problems you might come up against in achieving your financial goals.
- A cash – flow forecast – this shows where your income will come from and what it will be used for.
- Tax.
- Your insurance needs.
- Your will.
- The right investments for you.
- Projections that show your investments will let you achieve your financial goals.
ADVICE
PROFESSIONAL FINANCIAL ADVICE

Friends and relatives may give you valuable advice but you can also get advice from a professional financial advisor. These advisors include accountants, financial planners, bank managers and lawyers.

It's important to remember that not all financial advisors are as qualified as they claim. Take this checklist with you when you go to see someone for financial advice. Some of the questions on it will help you work out whether the advisor has qualifications and experience.

It's also important that you feel comfortable with what the advisor is telling you, and that you feel you can trust them.

Feeling comfortable with someone you trust.
### Accessing an Advisor

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<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do they give an initial free consultation?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Where does your money go? (Make sure your savings go directly to reputable, well-established organisations.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>What qualifications does the advisor have?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>How much experience have they had in giving advice?</td>
<td></td>
<td></td>
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<tr>
<td>Are they a member of a professional association?</td>
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<td></td>
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<tr>
<td>Do they have professional liability insurance?</td>
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<td></td>
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<tr>
<td>Are they associated with a particular financial-services company or group of companies?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>How do they get paid for their advice – by the investment companies, or entirely by you?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>How do they keep up to date with developments in the market?</td>
<td></td>
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<tr>
<td>Do they use outside research organisation?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>What other sources of information do they use?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are they willing to put you in touch with other people who’ve used their services?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
THE COST OF ADVICE

When you contact an advisor, ask them how much their advice is going to cost you. Ask for an itemised quote or estimate for the services they will provide. Ask for it in writing.

Remember that there’s a difference between a quote and an estimate. A quote is exactly what you’ll have to pay. An estimate is just that and the final cost can vary.

Don’t be afraid to shop around if you are unhappy with the prices being discussed. Some advisors will give you the first consultation for free, and then charge after that. You want to be sure you know what costs are involved.

If you don’t feel happy with the advice you’re given, you don’t have to follow it (but you will have to pay for it, unless it was a free consultation). It’s your money and only you can decide what’s best for you. Don’t forget that if you’re unhappy with your advisor you can change to another.

But also remember there’s no guarantee that the advice you get from your professional advisor will always give you the return you expect.
RELAX
HOW MUCH MONEY DO YOU REALLY HAVE?

As we said before, right after you win you may have very mixed feelings. This is quite normal. It's not every day you're a lottery winner! After everything you've been through to this point, you probably need to relax a bit.

Don't you feel you need to? Then take a break, have a good rest, do some fishing, lie on a beach somewhere – RELAX – before you commit your cash to medium or long-term priorities. Relaxing can help you get a new perspective on what you really want to do. After all, you know your cash is safe in the bank.

Before you can begin making a financial plan, you need to be clear about your current situation.

You’re making progress!

Now comes the fun time...spending or investing your money to earn you more.)
WORKING OUT YOUR NET WORTH –

You might like to use the following charts to work out your new financial position.

Write down the value of what you own – your assets. Include savings and investments – and don’t forget your lottery winnings!

**ASSETS**
- House $ 
- Car $ 
- Investments $ 
- Savings $ 
- Lottery winnings $ 
- Other assets $ 

**TOTAL ASSETS ARE:** $ 

Now write down what you owe – your debts.

**DEBTS**
- Home mortgage amount $ 
- The interest rate % 
- The lender 
- Unpaid credit card balances $ 
- Hire purchase/other loans $ 
- Other debts $ 

**TOTAL DEBTS ARE:** $ 

If you deduct your total debts from your total assets, you can see your “net financial worth”.

**NET FINANCIAL WORTH**
- Total assets $ 
- (minus) total debts $ 

**NET FINANCIAL WORTH:** $
Now you know how much money you’ve got, and what you’re worth right now. But the money doesn’t stand still. You’ll also need to work out your income and outgoings.

List the amount of your income (after tax) each month. You may have more than one source of income.

INCOME

$  

$  

$  

$  

$  

$  

$  

TOTAL INCOME IS: $
# NOW ADD UP YOUR MONTHLY OUTGOINGS:

<table>
<thead>
<tr>
<th>OUTGOINGS</th>
<th></th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>- mortgage/rates/rent/maintenance</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- electricity/gas/phone(s)</td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td>- groceries</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- other food</td>
<td></td>
</tr>
<tr>
<td>Clothing</td>
<td>- clothes/dry-cleaning</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>- school/university</td>
<td></td>
</tr>
<tr>
<td>Healthcare</td>
<td>- doctor/specialists/dentist/prescriptions</td>
<td></td>
</tr>
<tr>
<td>Insurance</td>
<td>- house &amp; contents/vehicle/life/medical</td>
<td></td>
</tr>
<tr>
<td>Transport</td>
<td>- vehicle – fuel/repairs/registration</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- public transport</td>
<td></td>
</tr>
<tr>
<td>Savings</td>
<td>- superannuation/bank</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>- restaurants/entertainment/movies</td>
<td></td>
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<tr>
<td></td>
<td>- personal cash/lunches/cigarettes</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- anything else?</td>
<td></td>
</tr>
<tr>
<td>Loan repayments</td>
<td>- hire purchase/credit cards/other</td>
<td></td>
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</tbody>
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**TOTAL OUTGOINGS ARE:** $
Now you’ve got a picture of your money and what it’s doing.
You’re ready to start making some important decisions.

LOOK AT YOUR DEBTS

Many financial advisors will tell you that one of the best and easiest investments you can make is to pay off your debts. If, for example, you have a home mortgage costing you around 11%, then paying off that mortgage is equivalent to receiving investment income of around 16.4% before tax. You won’t find many investments that pay so well – and you don’t take any risks when you pay off this sort of personal debt.

YOUR JOB

You may want to leave your job. Don't be hasty. Obviously, if you've been unhappy at work and you're just waiting for a chance to leave, your win is a golden opportunity to do that. On the other hand, if you enjoy your work – the job, your friends, the routine and security it provides – don’t give it up without being sure that’s really what you want.

Remember – you’ve won a lot of money, but you might still need a regular income. Make the decision when you’ve had time to think about the future.

RETIREMENT

You may be in a position to decide whether you'll retire. You’ll probably find your relatives and friends will have lots of advice for you. Some comments might annoy you, some you’ll be grateful for. Make your own choices about who you listen to, and don’t let anyone put pressure on you.

One mistake that people make is to underestimate how much money they'll need for a comfortable retirement. Even if you’re close to retirement, it’s easy to spend a lot of your winnings very quickly, especially if you give up work and simply use your winnings to replace your normal income.

SETTING PRIORITIES

Before you make any final decisions, have a read through the next chapter. It shows you how to go about working out what you want to do with your money.
PRIORITIES
WORKING OUT WHAT’S IMPORTANT FOR YOU

There are no fixed rules about how much you can spend or invest – except that you can’t spend, give away, or invest more money than you have. This is why you must decide what you want from your money BEFORE you do any major spending.

Setting priorities always pays off.
MAKE A LIST OF WHAT SEEMS IMPORTANT TO YOU

Do this in the boxes on page 27

You’ll probably want to talk to your partner about why they see as important. Some people also get together with their families to discuss what to do with the money. Members of your family may have different ideas on what’s important. You will need to work through these ideas.

What you decide is important will be influenced by such things as your age, your family situation, the amount of money you have won. For example, you might be thinking about buying an asset such as a car or a house, or paying off debt, or using the money to give yourself a steady income.

Your professional advisor can help you decide what to do – but your own thoughts and feelings are still the most important. It’s up to you. You may think being debt-free is one of the best things in the works, or you may believe that a new house or an overseas trip should come first.

Here are some examples of how other lottery winners have chosen to spend their money: buying a new house, sharing money with friends and family, paying off debts, buying gifts, investing in shares and bonds, starting a new business.

Other options including: putting money away for your future retirement, taking a trip, buying a new car, giving up work, buying new furniture, retiring, setting something aside for your children’s education, setting up a source of regular income, buying a boat.

Some priorities may not require immediate funding – for example, university education. But you’ll need to invest the money until it is needed.

Working out your priorities means making choices. You have to decide that one thing is more important than another. For example, if you spend all of your winnings on a valuable home and lean nothing for your children's university education, you may later regret your decision. Hopefully, you’ll come up with a balance between all the things you want to do with your winnings.
WORKING OUT YOUR PRIORITIES

Once you've worked out your priorities, your professional advisor can help put them into action. But don't over-commit yourself to these priorities. In a few months, you'll probably want to check them over – to see if they're still the things you really want to do.

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<tr>
<th>MOST IMPORTANT</th>
<th>COST</th>
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<tr>
<th>IMPORTANT</th>
<th>COST</th>
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<tr>
<th>NICE TO DO</th>
<th>COST</th>
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WHAT ABOUT INSURANCE?

You can’t afford to overlook the possibility of accident, illness or death – and the unexpected financial costs that these bring with them. Having insurance means that you pay someone else to share these costs with you. Even if you already have insurance, you should find out whether you’ve got the right sorts of insurance for your new situation. You can discuss this with your professional financial advisor.

DO YOU HAVE A WILL?

Your lottery win makes it even more important for you to have a will. If you die without leaving a will, it can cause a great deal of trouble for those close to you. If you die without a will and no relatives can be found, your estate (all your assets and possessions) will go to the government.

IF YOU DON’T ALREADY HAVE A WILL

If you don’t already have a will, start thinking about one now. Make a note of your assets and possessions (you have probably done this already as part of your financial plan). Include details of your house, mortgage, bank accounts, insurance policies and investments.

Decide who you want to leave your estate to and make sure you list second choices. Now contact your lawyer or a trustee company – they can draw up a will for you. They will also help you decide who will be responsible for making sure that your wishes are carried out.

IF YOU ALREADY HAVE A WILL

If you already have a will, check to see whether it needs updating. Don’t put off making or updating your will. And make sure your family knows where it is kept.
THINKING
THINKING ABOUT INVESTING

The reason for listing your priorities is to help you and your financial advisor select the right mix of investments to help you achieve what you want. For example:

- If you want to live off the income from your investments, you’ll choose investments that produce interest or dividends (and also some capital growth).
- If you want to go on working or don’t need the income, you’ll probably prefer investments with more capital growth.

No one investment is “right” or “best” for everybody. Your priorities will determine what investments are right for you.

CONSIDERING YOUR OPTIONS

Rental property may be an option – but perhaps you don’t want the hassle of tenants. You may opt for the security of a bank and choose an interest – earning bank account. Or you may prefer investments that will grow in value. Tax benefits may be important to you – or you might simply look for the easiest way to have your money looked after, without having to think about it yourself.

No single investment can do all these things. Different investments have their own benefits. All investments involve an element of risk, even those that may seem the most sound. But the general rule is: the lower the risk, the lower your return will be.

Your best protection is to spread your money across a number of different investment areas. This is called diversification. It means not having all your eggs in one basket. By not putting all your money into one things or one kind of investment, you reduce the amount of risk.

Diversification doesn’t only mean not having all your money in one kind of investment. Good diversification could also mean that some of your money goes into one or more overseas investments, as well as into New Zealand investments.

Ask your financial advisor to explain what diversification means and how it works. That’s what advisors are there for – to make sure you understand what you are doing, and why.
WHAT IS RISK?

In investment terms, there are two main types of risk. There is the risk that you may lose some or all of the money you have invested, and there is the risk that you may not get the returns that you expected on your investments.

Most people will accept some risk, in return for the opportunity to obtain better returns. You need to assess how much risk you can afford to take, or are willing to take. You can discuss this with your professional advisor.

Cash, which includes money in bank savings accounts, is generally the least risky kind of investment. Company shares have a much higher risk.

Make sure you ask your financial advisor to explain the risk association with each investment you're looking at.

HOW TO FIND OUT MORE

There is a wide range of books and magazines dealing with investing. Many financial institutions can also provide good material to get you started.
PERSONAL
FINDING THE RIGHT INVESTMENT FOR YOU

Don’t be daunted by the number of investment options available. There are two basic decisions you need to make: which investments are right for you, and how you do about actually making the investment.

Many types of investment are available to you. But unless you’re prepared to spend a good deal of time studying the investment market, you should accept that there is no substitute for good advice.

Choose an advisor you trust and let them work out the investment options which are likely to be right for you. You can then concentrate on understanding what is recommended, rather than trying to understand the whole investment market. Make sure you get the person who is advising you to explain everything about the investment options they’re recommending.

If you may want to consider all investment options and you’re prepared to spend a lot of time studying the market, then your financial advisor can help you do this too.

WHAT INVESTMENT OPTIONS ARE THERE?

Shares – local and overseas - fixed interest, real estate, short-term deposits, government stock, buying a business…that’s just a few investment options. But remember – if you put all your winnings into one area you won’t have a diversified investment portfolio and so your investment risk will be higher.

HOW DO PEOPLE INVEST IN THINGS?

Some people invest by selecting and buying directly – for example, company shares or a business.

Others use a professional investment manager – for example, by buying into a managed fund.

Managed funds work by putting your money into a big pool with money from other people. This “pool” of money (funds) is invested by a professional manager. By pooling the money from many investors, the manager can spread your money over a wider range of investments. Fund managers have access to research and market information to help them make their decisions.

If you do not have the expertise to invest directly, it may be worth investing in a managed fund.

Managed funds usually involve the payment of management and administration fees. These can vary a lot. Check to see exactly what fees and charges you will be paying. Compare three or four different funds to get an idea of the costs.
INVESTIGATE BEFORE YOU INVEST

Before you make any investment decision, make sure you know what you’re getting into. Always be sure to get details of investments in writing and know who you’re dealing with. A few simple questions at the start can save a lot of complications later on.

KEEP UP TO DATE

Review your investments at least once a year. No matter how much your advisor cares about your money, only you know how your circumstances are changing from month to month and year to year.

Nobody will take as great an interest in managing your money as you, and the final responsibility for any action you take has to be yours.

Some investment advisors recommend you take a second look at your investments, after three to six months, and then review them once a year. However, you can phone your advisor at any time for advice. Some advisors offer to monitor your investments for a few. This can be a valuable service and helps to make sure that you do meet your goals.
INVESTMENT CHECKLIST

Where will my money be invested?
- Cash?
- Fixed interest?
- Property?
- Shares?
- Other?

What are the risks involved in this option?

Is this product right for my situation?

Can I get out all the money that I’ve put in, at any time?

What are the advantages and disadvantages of the arrangements for getting my money out?

What happens with tax?

Who makes the investment decision, and what are their qualifications?

What fees and charges are there?
- Entry fees?
- Administration fees?
- A fee for depositing lump sums in the plan?
- Management fees?
- Fees for switching funds?
- Exit fees?
- Other fees?

What if I have a complaint about this product?
UNDERSTANDING FINANCIAL JARGON

It’s important to make sure you understand what’s being done with your money. Financial advisors are so used to talking about money that they may often forget to explain the words they use. These definitions will help you understand some of the new words you might hear, but don’t be afraid to ask what something means. No one is an expert on everything.

**Annuity:** A type of investment which provides a regular payment to you. You “buy” the annuity with a single non-refundable payment called a “premium”.

**Bond/Debenture/Government Stock:** You lend money to the Government or a company and it pays the money back, plus interest. There is a wide range of terms and interest rates.

**Capital Growth:** Your capital is the amount you originally invest. Capital growth is when it increases in value.

**Cashflow Forecast:** The money coming, minus the money to be spent, over a certain period of time in the future.

**Collateral:** An asset (or possession) that is used as security for a loan. If the borrower does not pay back the loan, the asset can be taken by the lender.

**Commission:** Money paid to the person or agent who buys or sells something on your behalf.

**Compound Interest:** Interest paid on interest. You can earn compound interest after you start adding your interest on to your original investment (instead of spending it).

**Dividend:** A payment to shareholders, made from a company’s profits.

**Financial Planner:** A person who helps you make decisions on how to use your money.

**Gain:** The profit you make on an asset such as shares or a building. The gain comes when the asset rises in value.

**Mortgage:** An agreement to give up some or your rights over an asset, in exchange for a loan. The most common mortgage is given by someone who wants to buy a house.

**Net Financial Worth:** What are you “worth” – how much money you have, minus any debts you owe.

**Return:** What you earn on your investment.
**Shares/Stocks/Equities:** Shares in companies. If the price of shares rises (because the value of the company rises or because demand pushes up the prices), then you can make a profit or gain. If the prices fall, you can lose money.

**Speculation:** When you speculate, you take a very high rise (of losing your investment) in the hope of a very high gain.

**Term Deposit:** Money deposited for a fixed term – usually between 30 days and 5 years – although both shorter and longer terms are available. If you want your money back before the term is up, you may have to pay a penalty.

**Unit Trust:** A type of managed fund – where a pool of money from a number of investors is used to buy a variety of investments. Each unit trust investor owns a portion of the total fund.
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