

# Withdrawal and Tax Withholding Election Form: Traditional IRA, Roth IRA or SEP-IRA



This form may be used to request a withdrawal from your Traditional IRA, Roth IRA or SEP-IRA

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## This form cannot be used for the following:

- To transfer your IRA to another institution. Please obtain a transfer form from the new institution.
- For distributions due to death, please complete a Withdrawal and Tax Election Form for Beneficiaries.

## Converting a Traditional IRA to a Roth IRA

- Please attach a completed Citibank Roth IRA Application Form to a completed Withdrawal and Tax Withholding Election Form. If you already have a Citibank Roth IRA, please use the Roth IRA Contribution Form to convert from a Traditional IRA to a Roth IRA.
- If a completed Roth IRA Application Form (or Roth IRA Contribution Form) does not accompany the Withdrawal and Tax Withholding Election Form, the funds from the Traditional IRA will be distributed to you, and you must contribute them to a Roth IRA within sixty (60) days of receipt as a conversion contribution.
- If you wish to transfer your IRA to another institution, please obtain a transfer form from that institution.

## When completing this form, be sure to include the following:

- Complete Name and Residential Address
- Social Security Number
- Date of Birth
- Type of Plan (Traditional IRA, SEP-IRA or Roth IRA)
- Type of Withdrawal
- Account Number(s)
- Signature and Date
  - Please use page 6 of this form to provide a notarized signature for withdrawals above \$10,000
  - Please use page 6 of this form to provide a notarized signature for accounts established within the last 30 days
- Complete the included IRS Form W-4R. (Your prior withholding election will remain in force If your Form W-4R is not provided.)
- If your tax status has changed please be sure to attach either a IRS [Form W-9](#) or IRS [Form W-8BEN](#) to this form

## To cancel a scheduled IRA contribution from your Citibank account

- Please use page 3 if scheduled IRA contributions are currently being deducted from your Citibank checking account, and you would like to cancel that schedule.

## When returning this form by mail, please mail to:

Retirement Plan Services  
P.O. Box 769001  
San Antonio, TX 78245-9951

## If you have any questions

Call Retirement Plan Services at 1-800-695-5911.\* For TTY: We accept 711 or other Relay Service. Representatives are available to assist you Monday through Friday 8:00 a.m. – 10:00 p.m. Eastern Time, and Saturday 9:00 a.m. – 5:30 p.m. Eastern Time.

\* To ensure quality service, calls are recorded

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# Withdrawal and Tax Withholding Election Form Plan Owner Information



You must complete Sections 1-6 to avoid delays with your process.

Please type "N/A" when not applicable.

## 1. Plan Owner Information (Must Complete)

First Name: \_\_\_\_\_ Middle: \_\_\_\_\_ Last Name: \_\_\_\_\_

Date of Birth: (mm/dd/yyyy): \_\_\_\_\_

### Identification

Type: \_\_\_\_\_ ID Number: \_\_\_\_\_ State: \_\_\_\_\_

Issue Date: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

**Residential Address**  Check if new address (If less than one year in address, please provide Prior Residential Address below)

Street Address: \_\_\_\_\_ Apt. Number: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Country: \_\_\_\_\_

Address since: \_\_\_\_\_

### Prior Residential Address

Start Date: \_\_\_\_\_ End Date: \_\_\_\_\_

Street Address: \_\_\_\_\_ Apt. Number: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Country: \_\_\_\_\_ Zip: \_\_\_\_\_

### Mailing Address (if different from Residential Address)

Street Address: \_\_\_\_\_ Apt. Number: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Country: \_\_\_\_\_ Zip: \_\_\_\_\_

### Phone Number (Please provide one)

Home: \_\_\_\_\_ Business: \_\_\_\_\_ Mobile: \_\_\_\_\_

If you provide us a mobile number or number later converted to a mobile number, you agree that Citibank or our service providers may contact you at that number about your Banking Accounts, including loans and lines of credit. This consent allows us to use text message, artificial or pre-recorded voice messages and automatic dialing technology for informational and account service calls, but not telemarketing calls. Message and data rates may apply. Contact us anytime to opt-out.

### Email Address (Please provide one)

Primary: \_\_\_\_\_ Secondary: \_\_\_\_\_

I prefer not to provide or do not have an email address.

**Security Questions:** Mother's Maiden Name: \_\_\_\_\_ First School Attended: \_\_\_\_\_

Customer Initials



# Withdrawal and Tax Withholding Election Form

## Withdrawal Information



### Tax Reporting Information

- I am a U.S. Person (a U.S. citizen or resident alien). My Social Security Number is : \_\_\_\_\_
- I am a Non-U.S. Person (a nonresident alien). My Foreign Tax Identification Number (FTIN) is : \_\_\_\_\_
- My status as a U.S. Person or non-U.S. Person has changed (If there has been a change in tax status or change in circumstances, you may be required to submit an updated U.S. tax certification Form W-9<sup>1</sup> or Form W-8BEN<sup>1</sup>)

**My country of tax reporting is** \_\_\_\_\_ (If U.S. Citizen or resident alien, please complete Form W-9<sup>1</sup>).

**Important:** Non-US Persons are generally subject to a 30% withholding tax on the amount of their withdrawal. A reduced rate may apply if you have provided a Form W-8BEN<sup>1</sup> making a valid treaty claim, and reside in a country whose treaty provides for a lower withholding rate.

<sup>1</sup> IRS Form W-9 can be found online by visiting: <https://www.irs.gov/pub/irs-pdf/fw9.pdf> and  
IRS Form W-8BEN can be found online by visiting <https://www.irs.gov/pub/irs-pdf/fw8ben.pdf>

## 2. Type of Plan

Indicate the type of plan from which you are taking a withdrawal (select one below):

- Traditional IRA    Roth IRA    SEP-IRA    Rollover IRA    Roth Rollover IRA

### Important Information:

**IRA One-rollover-per-year rule:** You generally may not perform more than one IRA-to-IRA rollover within a 1-year period (365 days). This limitation applies no matter how many IRAs you own. The 1-per year limit does not apply to rollovers into IRAs of amounts distributed from employer plans.

**60-day rollover period:** If a distribution from an IRA or a retirement plan is paid directly to you, you can deposit all or a portion of it in an IRA or a retirement plan within 60 days. Federal and, in certain cases, state withholding taxes will be withheld from a distribution from a retirement plan.

### Type of Withdrawal (Please select one):

- Regular Distribution<sup>2</sup>                       Conversion to Roth IRA                       Premature Distribution<sup>3</sup>
- Recharacterization to a SEP-IRA                       Charitable Distributions                       Direct Rollover to Employer Plan
- Recharacterization to an IRA                       Recharacterization to a Roth IRA
- Remove Excess Contribution
- For Prior Year     For Current Year
- To remove earnings attributable to an excess contribution
- Qualified Birth or Adoption Distribution — you may withdraw up to \$5,000 for the birth or adoption of a child without incurring the usual 10% additional tax applicable to early distributions. The distribution must be made within one year after the child is born or the adoption is finalized. You may generally recontribute any portion of the distribution as a rollover contribution within 3 years of the date the distribution was received (for distributions received after December 29, 2022).

<sup>2</sup> After age 59½

<sup>3</sup> Before age 59½; may be subject to a 10% IRS tax penalty

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# Withdrawal and Tax Withholding Election Form



## One-Time Withdrawal:

### Select withdrawal Schedule:

- Immediate
- At Maturity
  
- Future Date

### Select Withdrawals:

- Withdraw my total plan balance<sup>4</sup>
- Withdraw my total balance from the Insured Money Market (IMMA)/or Certificate of Deposit (CD) account(s) number \_\_\_\_\_
  
- Withdraw this amount (specify) \$\_\_\_\_\_ from the IMMA/CD account \_\_\_\_\_ (specify account number as listed on your statement).

## Scheduled Distributions:

### Select withdrawal Schedule:

- Monthly
- Quarterly
- Semi - Annually
- Annually

### Select Withdrawals:

- Interest only<sup>5</sup> from IMMA/CD account number(s) (specify): \_\_\_\_\_
- Withdraw this amount (specify) \$\_\_\_\_\_ from the plan number as listed on my statement \_\_\_\_\_

## Auto Deduct from Citibank accounts:

- Please check here if scheduled IRA contributions are currently being deducted from your Citibank checking account, and you would like to cancel that schedule.

<sup>4</sup> The transfer or distribution of the entire balance in your Citibank IRA, Roth IRA, or SEP-IRA terminates your plan and Citibank's responsibility as custodian. Terminated plans cannot be re-established and additional contributions will not be accepted for a terminated plan. You will receive one additional summary statement for the year the plan is terminated.

<sup>5</sup> Interest Only refers to the interest earned on your Insured Money Market (IMMA) account or Certificate of Deposit (CD).

## 3. Federal and State Income Tax Withholding

Please review and complete Attachment (A): Citibank IRA Tax Withholding Election Change Authorization for Periodic Withdrawals/Distributions at the end of this form. **Important:** Non-U.S. Persons are generally subject to a 30% withholding tax on the amount of their withdrawal. A reduced rate may apply if you have provided a Form W-8BEN with a valid treaty claim with a country that provides for a lower withholding rate.

- Please review and complete the attached IRS form W-4R.

## 4. Method of Payment

### Make deposit(s) to my Citibank (Please Select One)

- Checking Account Number \_\_\_\_\_
- Money Market Account Number \_\_\_\_\_
- Savings Account Number \_\_\_\_\_
- Please mail a check to the address listed in Section 1.

Customer Initials ▶
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# Withdrawal and Tax Withholding Election Form



## 5. Tax Certification and Acceptance

Please select and certify the option which applies to your tax status, and that you have enclosed the applicable tax form to validate your tax status.

### I certify my tax status as:

- A U.S. Citizen living in the United States
- A U.S. Citizen living abroad
- A Resident Alien living in the United States
- A Resident Alien living abroad
- A Non-U.S. Person (a nonresident alien)\*

\* If you are a Non-U.S. Person, all IRA distributions are subject to 30% U.S. tax withholding unless a reduced treaty rate is available. A W-8BEN must be completed if a valid form is not on file.

If you are a U.S. Citizen living abroad, or otherwise receiving a distribution outside of the U.S., Federal withholding will default to 10% of the IRA distribution. You may not opt out. State withholding may also apply.

For Non-U.S. Persons — Withholding will default to 30% of the IRA distribution unless you have provided a Form W-8BEN making a valid treaty claim, and reside in a country whose treaty provides for a lower rate.

▶ Signature: \_\_\_\_\_ ▶ Date: \_\_\_\_\_

## 6. Authorization, Certification and/or Acknowledgment:

- I have read and understand all the information provided and as outlined in this form.
- I authorize and direct Citibank to make a withdrawal from the above Citibank IRA in the manner and for the reason indicated;
- I affirm that the withdrawal is permitted under the Citibank IRA and meets all legal requirements in the Internal Revenue Code.

A notarized signature is required for withdrawals above \$10,000, or accounts established within 30 days of withdrawal request.

▶ Signature: \_\_\_\_\_ ▶ Date: \_\_\_\_\_

# Withdrawal and Tax Withholding Election Form



A notarized signature is required for withdrawals above \$10,000, or accounts established within 30 days of withdrawal request. If applicable, use the appropriate acknowledgment below.

## California Only

### Acknowledgment

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California

County of \_\_\_\_\_

On \_\_\_\_\_ before me, \_\_\_\_\_ personally appeared  
(date) (here insert name and title of the officer)

\_\_\_\_\_ who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the state of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

\_\_\_\_\_  
Notary Public Signature

\_\_\_\_\_  
Notary Public Seal

## All States Except California

### Acknowledgment

State of \_\_\_\_\_

County of \_\_\_\_\_

On \_\_\_\_\_ before me personally appeared, \_\_\_\_\_  
(date)

personally known to me or proved to me on the basis of satisfactory evidence (Type of Identification produced \_\_\_\_\_) to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

\_\_\_\_\_  
Notary Public Signature

\_\_\_\_\_  
Notary Public Printed Name

(Notary Public Seal)

## Branch Use Only:

A copy of this form must be placed in a branch transmittal envelope and sent to RPS Operations. Check the box below if the distribution request was processed through NBS.

Distribution request processed through NBS.

**Note:** To ensure proper processing, branches should contact RPS Branch Support.

Customer Initials





# ATTACHMENT A: Citibank IRA Tax Withholding Election Change Authorization for Scheduled Withdrawals/Distributions

Plan ID # \_\_\_\_\_

First and Last Name: \_\_\_\_\_

Address Line 1: \_\_\_\_\_

Address Line 2: \_\_\_\_\_

City, State and Zip: \_\_\_\_\_

Please complete the following election for Federal and, where applicable, state tax withholding for scheduled withdrawals/distributions from your Citibank IRA.

### Federal

Please provide IRS Form W-4R and only check one of the options below to select your federal tax withholding option:

- Do not withhold Federal Income Tax (applicable to my scheduled withdrawal), **or**
- Withhold Federal Income Tax at the percentage indicated: \_\_\_\_\_ %  
(in whole percentages).

### State Tax Withholding

Please refer to the information on the pages that follow for default withholding details and follow your state of residence requirements:

- Connecticut** Resident, the State of Connecticut requires you to complete Form CT-W4P for periodic payments only. For non-periodic payments, the CT W4P is required only by those claiming Exemption with Code E. For married filing jointly, Code E only applies if the expected combined annual gross income is less than or equal to \$24,000; for single filers Code E only applies if expected annual gross income is less than or equal to \$15,000.
- I reside in one of the following states and I am providing the applicable Form required by my state (**Arkansas** – AR-4P, **Delaware**, **Georgia** – G-4P, **Indiana** – WH-4P, **Iowa** – IA W-4P, **Kansas** – K-4, **Maine** – W4-ME, **Maryland** – MW 507P, **Mississippi** – Form 89-350, **Missouri** – MO W-4P, **Montana** – MW-4, **Nebraska** – W-4N, **New Jersey** – W-4P, **New Mexico**, **Massachusetts** – M-4P, **New Mexico**, **Oklahoma** – OK-W-4P, **Utah** – URS, **Vermont** or **Wisconsin**) and I elect \_\_\_\_\_ % or \$ \_\_\_\_\_ amount to be withheld (please refer to the minimum amount that can be withheld for your state).
- I am providing the state required Form to request withholding. (Please refer to the minimum amount that can be withheld for your state). I reside in one of the following states (**California** – DE-4P, **Michigan** – MI-W4P, **Minnesota** – W-4MNP, **North Carolina** – NC-4P, or **Oregon** – OR-W-4).
- I am requesting no state withholding or request to discontinue. I reside in one of the following states and I am providing the applicable Form required by my state (**Arkansas** – AR-4P, **California** – DE-4P, **Connecticut** – CT-W4P, **Georgia** – G-4P, **Indiana** – WH-4P, **Iowa** – IA W-4P, **Kansas** – K-4, **Maine** – W4-ME, **Maryland** – MW 507P, **Massachusetts** – M-4P, **Michigan** – MI W-4P, **Minnesota** – W-4MNP, **Mississippi** – Form 89-350, **Missouri** – MO W-4P, **Montana** – MW-4, **Nebraska** – W-4N, **New Jersey** – W-4P, **North Carolina** – NC-4P, **Oklahoma** – OK-W-4P or **Oregon** – OR-W-4 or **Utah** – URS).

Please sign and date below to authorize the start of your tax withholding change, along with state specific form, if required, and mail to: Citibank, N.A, Attn: Retirement Plan Services, PO Box 769001, San Antonio, TX 78245  
For overnight delivery, send to: Citibank, N.A, Attn: Retirement Plan Services, 100 Citibank Drive, San Antonio, TX 78245

Signature \_\_\_\_\_

Date \_\_\_\_\_



# Withholding for Federal and State Income Tax

Effective Immediately.

This document contains important tax information on Federal and State income tax withholding.

Please read and keep this document with your important records.

## Federal Tax Withholding Options

If you choose federal tax withholding, Citibank will withhold either the percentage that you specified or 10% of the withdrawal/distribution amount. If you are changing your Federal withholding election (or had not previously provided one), please also complete the enclosed Form W-4R. If you elect not to have federal tax withholding apply to your periodic or non-periodic withdrawals/distributions, or have insufficient tax withheld, you may be responsible for payment of estimated tax. Please speak with a tax advisor for more information.

Important: Non-US Persons are generally subject to a 30% withholding tax on the amount of their withdrawal. A reduced rate may apply if you have provided a Form W-8BEN with a valid treaty claim with a country that provides for a lower withholding rate.

## State Tax Withholding Options for Withdrawals/Distributions

The state withholding and/or election requirements may be applicable to withdrawals/distributions you take. If federal income tax is withheld, some states also require mandatory withholding. Your state of residence based on your address on record will determine your applicable state income tax withholding requirements. These requirements are subject to change from time to time. Any change of address becomes effective the business day following notification. It is your responsibility to inform us in writing if your address of record has changed to ensure we are applying the correct tax withholding requirements. Check with your tax advisor for the most current state requirements applicable to your withdrawal/distribution.

State Tax Details	State of Residence
<b>State tax withholding is mandatory if payments are made outside the U.S., if an incorrect tax identification number (TIN) has been provided, a form is incorrect, or if you requested federal tax withholding and are resident of:</b>	<b>Delaware (DE):</b> Federal form W-4R may be used to request state withholding. <b>Nebraska (NE):</b> Withholding applies to non-premature withdrawals/distributions only. No withholding if elect to be out of federal withholding. Use Form W-4N. <b>North Carolina (NC):</b> Must withhold if there is: no TIN or an incorrect TIN.
<b>State has own its rules:</b>	<b>Arkansas (AR):</b> Withholding applies to taxable portion of IRA distributions. Specific dollar amounts cannot be designated unless as an additional amount to be withheld designated on line 4 of AR 4P. First \$6,000 per year of qualified traditional IRA distributions may be excluded from w/h if exemption is claimed on AR 4P. <b>Connecticut (CT):</b> Mandatory for payers with an office or business in CT or a payer that makes distributions of taxable pensions or annuities to CT resident individuals, even if there is a federal election in place not to withhold. W/h only applies to taxable portion of distribution. Electing out is not an option. <b>District of Columbia (DC):</b> Mandatory on certain lump-sum distributions (entire account balance payment) of any retirement plan, including IRAs. <b>Mississippi (MS):</b> Withholding applies to premature and excess distributions. Form 89-350 is used to calculate withholding.



**State Tax Details****State of Residence**

**If federal tax is withheld, state tax will automatically be withheld if you are a resident of one of the following states:**

**Delaware (DE):** If withholding is not federally required, withholding is upon payee election. May elect state withholding even if elected out of Federal withholding. Use Federal form W-4R.

**Iowa (IA):** An election out of federal withholding will eliminate Iowa withholding. Use form IA W-4P to elect back into state withholding.

**Kansas (KS):** May elect state withholding (with K-4, periodical payments only) if elect out of Federal withholding.

**Maine (ME):** If there is 10% flat withholding rate federally on non-periodic payments (including IRA distributions), the payor must withhold Maine tax at 5% rate. Form W4-ME is needed to elect out of ME withholding, or to elect to have ME withholding if the payee elected out of federal withholding.

**Massachusetts (MA):** May elect state withholding with Form M-4P.

**Missouri (MO):** Follows federal guidelines for lump sum and periodic distributions. Use form MO W-4P

**Nebraska (NE):** Withholding applies to non-premature withdrawals/distributions only. Use form W-4N

**North Carolina (NC):** May use Form NC-4P to opt out of state withholding when federal is required, or to elect state withholding when federal w/h does not apply.

**Oklahoma (OK):** If there is federal withholding, then state withholding is required; but payees can opt out for OK purposes even if federally withheld. OK withholding can still be elected even if no federal withholding. Use Form OK-W-4-R.

**Vermont (VT):** VT withholding even if payee elects optional federal withholding and does not specifically state the payment is exempt from VT withholding. If opt for no withholding, use Federal form W-4R.

**If you are a resident of one of the following states and do not specifically opt out of state tax withholding, state tax withholding is mandatory and will be applied:**

**California (CA):** Mandatory for California residents only. Form DE-4P is preferred.

**Michigan (MI):** Withholding only necessary for non-qualifying pension and retirement benefits and qualifying private pension distributions that exceed the pension limits for recipients born before 1946. Use Form MI-W4P to opt out of withholding.

**Minnesota (MN):** A financial institution must withhold MN income tax on any periodic or non-periodic pension distribution for MN residents unless the payee requests that the financial institution not withhold. This includes IRA distributions. Use form W-4MNP

**North Carolina (NC):** Cannot opt out if no TIN or incorrect TIN. Use NC-4P or a form with same provisions.

**Oregon (OR):** Use form OR-W-4 to opt out of withholding.

State Tax Details	State of Residence
<p>If you request state tax withholding, Citibank must withhold state tax. You must specify the amount in whole dollars not less than \$10 in the following states:</p>	<p><b>Indiana (IN):</b> Payee specifies a flat, whole dollar withholding amount (\$10 minimum). Use Form WH-4P</p> <p><b>Montana (MT):</b> Use Form M-W4 only.</p> <p><b>New Jersey (NJ):</b> Use NJ-W-4P or use a form with the same provisions.</p> <p><b>New Mexico (NM):</b> May use federal Form W-4P if clearly labeled as being used for purposes of New Mexico withholding.</p>
<p>If you request state tax withholding, Citibank must withhold state tax in the following states:</p>	<p><b>Georgia (GA):</b> Withholding may be elected for non-periodic distributions from a pension, annuity, or similar fund. Remains in effect until revoked. Amount withheld should not be less than amount which would be required to be withheld if it were a payment of wages by employer. Use Form G-4P.</p> <p><b>Maryland (MD):</b> A whole dollar amount of at least \$5/month to be withheld if elected to do so. Use Form MW507P.</p> <p><b>Wisconsin (WI):</b> Once recipient requests it, withholding becomes mandatory on the part of the payer (\$5 minimum).</p> <p><b>Utah (UT):</b> Payee election of state withholding makes withholding mandatory. State has confirmed that distributions from an individual retirement account are included under the meaning of "pension."</p>

#### Required State Specific Forms by State

States with no specific state form, use Federal Form W-4R

State	Form	URL for Download
Delaware (DE) New Mexico (NM) Vermont (VT) Wisconsin (WI)	Federal Form W-4R	<a href="https://www.irs.gov/pub/irs-pdf/fw4r.pdf">https://www.irs.gov/pub/irs-pdf/fw4r.pdf</a>

If you are a resident of the following states, and a state form is required to opt out of or claim exemption from withholding or is otherwise required by the state.

State	Form	URL for Download
Arkansas (AR)	AR-4P	<a href="https://www.dfa.arkansas.gov/wp-content/uploads/AR4P2023.pdf">https://www.dfa.arkansas.gov/wp-content/uploads/AR4P2023.pdf</a>
California (CA)	DE-4P	<a href="https://www.edd.ca.gov/pdf_pub_ctr/de4p.pdf">https://www.edd.ca.gov/pdf_pub_ctr/de4p.pdf</a>
Connecticut (CT)	CT - W4P	<a href="https://portal.ct.gov/-/media/drs/forms/2023/withholding/ct-w4p_1223.pdf">https://portal.ct.gov/-/media/drs/forms/2023/withholding/ct-w4p_1223.pdf</a>
Georgia (GA)	G-4P	<a href="https://dor.georgia.gov/documents/g-4p-withholding-certificate-pension-or-annuity-payments">https://dor.georgia.gov/documents/g-4p-withholding-certificate-pension-or-annuity-payments</a>
Indiana (IN)	WH-4P	<a href="https://forms.in.gov/Download.aspx?id=2464">https://forms.in.gov/Download.aspx?id=2464</a>
Iowa (IA)	IA W-4P	<a href="https://revenue.iowa.gov/media/2795/download?inline 4P%20%2844020%29%20Fillable.pdf">https://revenue.iowa.gov/media/2795/download?inline 4P%20%2844020%29%20Fillable.pdf</a>

State	Form	URL for Download
Kansas (KS)	K-4 (K-4 is needed for periodic payments only)	<a href="https://www.ksrevenue.org/pdf/k-4.pdf#search=K-4">https://www.ksrevenue.org/pdf/k-4.pdf#search=K-4</a>
Maine (ME)	W4-ME	<a href="https://www.maine.gov/revenue/sites/maine.gov.revenue/files/inline-files/24_form_w-4me_ff_1.pdf">https://www.maine.gov/revenue/sites/maine.gov.revenue/files/inline-files/24_form_w-4me_ff_1.pdf</a>
Maryland (MD)	MW 507P	<a href="https://www.marylandtaxes.gov/forms/24-forms/mw507P.pdf">https://www.marylandtaxes.gov/forms/24-forms/mw507P.pdf</a>
Massachusetts (MA)	M-4P	<a href="https://www.mass.gov/doc/form-m-4p-massachusetts-withholding-exemption-certificate-for-pension-annuity-and-other/download">https://www.mass.gov/doc/form-m-4p-massachusetts-withholding-exemption-certificate-for-pension-annuity-and-other/download</a>
Michigan (MI)	MI-W4P	<a href="https://www.michigan.gov/documents/taxes/4924_365368_7.pdf">https://www.michigan.gov/documents/taxes/4924_365368_7.pdf</a>
Minnesota (MN)	W-4MNP	<a href="https://www.revenue.state.mn.us/sites/default/files/2024-01/w-4mnp_1.pdf">https://www.revenue.state.mn.us/sites/default/files/2024-01/w-4mnp_1.pdf</a>
Missouri (MO)	MO W-4P	<a href="https://dor.mo.gov/forms/MO%20W-4P.pdf">https://dor.mo.gov/forms/MO%20W-4P.pdf</a>
Mississippi (MS)	Form 89-350	<a href="https://www.dor.ms.gov/sites/default/files/Business/89350238.pdf">https://www.dor.ms.gov/sites/default/files/Business/89350238.pdf</a>
Montana (MT)	MW-4	<a href="https://mtrevenue.gov/wp-content/uploads/dlm_uploads/2023/12/MW-4.pdf">https://mtrevenue.gov/wp-content/uploads/dlm_uploads/2023/12/MW-4.pdf</a>
Nebraska (NE)	W-4N	<a href="https://revenue.nebraska.gov/files/doc/tax-forms/w4n.pdf">https://revenue.nebraska.gov/files/doc/tax-forms/w4n.pdf</a>
New Jersey (NJ)	NJ-W-4P	<a href="https://www.nj.gov/treasury/taxation/pdf/current/njw4p.pdf">https://www.nj.gov/treasury/taxation/pdf/current/njw4p.pdf</a>
North Carolina (NC)	NC-4P	<a href="https://www.ncdor.gov/tax-forms/nc-4p-withholding-allowance-certificate-pension-or-annuity-payments/open">https://www.ncdor.gov/tax-forms/nc-4p-withholding-allowance-certificate-pension-or-annuity-payments/open</a>
Oklahoma (OK)	OK-W-4-P	<a href="https://oklahoma.gov/content/dam/ok/en/tax/documents/forms/businesses/general/OK-W-4-P.pdf">https://oklahoma.gov/content/dam/ok/en/tax/documents/forms/businesses/general/OK-W-4-P.pdf</a>
Oregon (OR)	OR-W-4	<a href="https://www.oregon.gov/dor/forms/FormsPubs/form-or-W-4_101-402_2024.pdf">https://www.oregon.gov/dor/forms/FormsPubs/form-or-W-4_101-402_2024.pdf</a>
Utah (UT)	URS Form	<a href="https://www.urs.org/documents/byfilename/@Public%20Web%20Documents@URS@Forms@DC@state@@application@pdf/">https://www.urs.org/documents/byfilename/@Public%20Web%20Documents@URS@Forms@DC@state@@application@pdf/</a>

**Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions**

Department of the Treasury  
Internal Revenue Service

Give Form W-4R to the payer of your retirement payments.

**2025**

<b>1a</b> First name and middle initial	Last name	<b>1b</b> Social security number
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Address \_\_\_\_\_

City or town, state, and ZIP code \_\_\_\_\_

Your withholding rate is determined by the type of payment you will receive.

- For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% on line 2. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories.
- For an eligible rollover distribution, the default withholding rate is 20%. You can choose a rate greater than 20% by entering the rate on line 2. You may not choose a rate less than 20%.

See page 2 for more information.

<b>2</b> Complete this line if you would like a rate of withholding that is different from the default withholding rate. See the instructions on page 2 and the Marginal Rate Tables below for additional information. Enter the rate as a whole number (no decimals) . . . . .	<b>2</b>	%
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<b>Sign Here</b>	<p>_____</p> <p><b>Your signature</b> (This form is not valid unless you sign it.)</p>	<p>_____</p> <p><b>Date</b></p>
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**General Instructions**

Section references are to the Internal Revenue Code.

**Future developments.** For the latest information about any future developments related to Form W-4R, such as legislation enacted after it was published, go to [www.irs.gov/FormW4R](http://www.irs.gov/FormW4R).

**Purpose of form.** Complete Form W-4R to have payers withhold the correct amount of federal income tax from your nonperiodic payment or eligible rollover distribution from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See page 2 for the rules and options that are available for each type of payment. Don't use Form W-4R for periodic payments (payments made in installments at regular

intervals over a period of more than 1 year) from these plans or arrangements. Instead, use Form W-4P, Withholding Certificate for Periodic Pension or Annuity Payments. For more information on withholding, see Pub. 505, Tax Withholding and Estimated Tax.

**Caution:** If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return. Your withholding choice (or an election not to have withholding on a nonperiodic payment) will generally apply to any future payment from the same plan or IRA. Submit a new Form W-4R if you want to change your election.

**2025 Marginal Rate Tables**

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See page 2 for more information on how to use this table.

<b>Single or Married filing separately</b>		<b>Married filing jointly or Qualifying surviving spouse</b>		<b>Head of household</b>	
<i>Total income over—</i>	<b>Tax rate for every dollar more</b>	<i>Total income over—</i>	<b>Tax rate for every dollar more</b>	<i>Total income over—</i>	<b>Tax rate for every dollar more</b>
\$0	<b>0%</b>	\$0	<b>0%</b>	\$0	<b>0%</b>
15,000	<b>10%</b>	30,000	<b>10%</b>	22,500	<b>10%</b>
26,925	<b>12%</b>	53,850	<b>12%</b>	39,500	<b>12%</b>
63,475	<b>22%</b>	126,950	<b>22%</b>	87,350	<b>22%</b>
118,350	<b>24%</b>	236,700	<b>24%</b>	125,850	<b>24%</b>
212,300	<b>32%</b>	424,600	<b>32%</b>	219,800	<b>32%</b>
265,525	<b>35%</b>	531,050	<b>35%</b>	273,000	<b>35%</b>
641,350 *	<b>37%</b>	781,600	<b>37%</b>	648,850	<b>37%</b>

\* If married filing separately, use \$390,800 instead for this 37% rate.

## General Instructions (continued)

**Nonperiodic payments—10% withholding.** Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments **unless** you enter a different rate on line 2. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld by entering “-0-” on line 2. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including “-0-”) on any payments to be delivered outside the United States and its territories.

**Note:** If you don't give Form W-4R to your payer, you don't provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can't honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2025, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

**Eligible rollover distributions—20% withholding.** Distributions you receive from qualified retirement plans (for example, 401(k) plans and section 457(b) plans maintained by a governmental employer) or tax-sheltered annuities that are eligible to be rolled over to an IRA or qualified plan are subject to a 20% default rate of withholding on the taxable amount of the distribution. You can't choose withholding at a rate of less than 20% (including “-0-”). Note that the default rate of withholding may be too low for your tax situation. You may choose to enter a rate higher than 20% on line 2. Don't give Form W-4R to your payer unless you want more than 20% withheld.

Note that the following payments are **not** eligible rollover distributions for purposes of these withholding rules:

- Qualifying “hardship” distributions;
- Distributions required by federal law, such as required minimum distributions;
- Distributions from a pension-linked emergency savings account;
- Eligible distributions to a domestic abuse victim;
- Qualified disaster recovery distributions;
- Qualified birth or adoption distributions; and
- Emergency personal expense distributions.

See Pub. 505 for details. See also *Nonperiodic payments—10% withholding* above.

**Payments to nonresident aliens and foreign estates.** Do not use Form W-4R. See Pub. 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*, and Pub. 519, *U.S. Tax Guide for Aliens*, for more information.

**Tax relief for victims of terrorist attacks.** If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter “-0-” on line 2. See Pub. 3920, *Tax Relief for Victims of Terrorist Attacks*, for more details.

## Specific Instructions

### Line 1b

For an estate, enter the estate's employer identification number (EIN) in the area reserved for “Social security number.”

### Line 2

**More withholding.** If you want more than the default rate withheld from your payment, you may enter a higher rate on line 2.

**Less withholding (nonperiodic payments only).** If permitted, you may enter a lower rate on line 2 (including “-0-”) if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter “-0-”.

**Suggestion for determining withholding.** Consider using the Marginal Rate Tables on page 1 to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate on line 2. (See *Example 1* below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate on line 2. (See *Example 2* below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate on line 2.

**Examples.** Assume the following facts for *Examples 1* and *2*. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

**Example 1.** You expect your total income to be \$65,000 without the payment. Step 1: Because your total income without the payment, \$65,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$85,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Because these two rates are the same, enter “22” on line 2.

**Example 2.** You expect your total income to be \$61,000 without the payment. Step 1: Because your total income without the payment, \$61,000, is greater than \$26,925 but less than \$63,475, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$81,000, is

greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. The two rates differ. \$2,475 of the \$20,000 payment is in the lower bracket (\$63,475 less your total income of \$61,000 without the payment), and \$17,525 is in the higher bracket (\$20,000 less the \$2,475 that is in the lower bracket). Multiply \$2,475 by 12% to get \$297. Multiply \$17,525 by 22% to get \$3,856. The sum of these two amounts is \$4,153. This is the estimated tax on your payment. This amount corresponds to 21% of the \$20,000 payment (\$4,153 divided by \$20,000). Enter "21" on line 2.

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**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request additional federal income tax withholding from your nonperiodic payment(s) or eligible rollover distribution(s); (b) choose not to have federal income tax withheld from your nonperiodic payment(s), when permitted; or (c) change a previous Form W-4R (or a previous Form W-4P that you completed with respect to your nonperiodic payments or eligible rollover distributions). To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding on your payment(s).

Failure to provide a properly completed form will result in your payment(s) being subject to the default rate; providing fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.