

## **Summarized Instructions for Completing IRS Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding (IRS Form W-8BEN)**

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You may use these summarized instructions or the enclosed instructions provided by the U.S. Internal Revenue Service (IRS) to complete the IRS Form W-8BEN. Wespath Benefits and Investments (Wespath) has created this summary to assist you, but it should not be considered as legal or tax advice. Wespath advises you to consult with a tax advisor or legal counsel. Further, Wespath is not responsible for any differences between this summary and the actual IRS instructions. You should rely on the IRS instructions in case of any doubt or difference.

IRS Form W-8BEN establishes that you are not a U.S. resident and, if applicable, allows you to claim a reduced rate of, or an exemption from, U.S. federal income tax withholding because you are a resident of a non-U.S. country with which the U.S. has an income tax treaty.

Wespath will be required to apply 30% U.S. federal tax withholding to certain portions of your pension payments if you:

- fail to provide IRS Form W-8BEN to Wespath; or
- fail to provide an Individual Taxpayer Identification Number (ITIN) on IRS Form W-8BEN when you are claiming a reduced rate of, or an exemption from, withholding due to tax treaty benefits.

If you do not provide an ITIN on IRS Form W-8BEN, you must continue to submit an IRS Form W-8BEN to Wespath once every three years as long as you have an account balance with, or are receiving a life annuity from, Wespath.

If you do provide an ITIN on IRS Form W-8BEN, you do not need to submit another IRS Form W-8BEN unless there is a change in your circumstances. (Please see IRS Form W-8BEN for additional information on what constitutes a “change in circumstances.”)

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### **How to Complete IRS Form W-8BEN:**

#### **Part I**

**Line 1:** Enter your legal name.

**Line 2:** Write “N/A.”

**Line 3:** Check the “Individual” box.

**Line 4:** Provide your permanent residence address. This is your address in the country where you claim to be a resident for purposes of that country’s income tax (if any).

**Line 5:** Enter your mailing address if it is different from your permanent address.

**Line 6:** Enter your Social Security Number or ITIN and check the “SSN” or “ITIN” box. If you do not have an ITIN, you may apply for one by submitting IRS Form W-7 to the IRS.

**Line 7:** If your resident country has issued you a tax identifying number, enter it here.

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**Part II – Complete if you are claiming tax treaty benefits.**

**Line 9a:** Check box “a,” and enter the country where you claim to be a resident for income tax treaty purposes.

**Line 9b:** Check box “b.”

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**Part IV – Certification**

You must sign and date IRS *Form W-8BEN*.

Return IRS *Form W-8BEN* to Wespath with your application for benefits.

**As of January 1, 2010, the U.S. has tax treaties with the following countries for retirement distribution purposes:**

- Australia
- Austria
- Barbados
- Belgium
- Bulgaria
- Canada
- China
- Cyprus
- Czech Republic
- Egypt
- Estonia
- Finland
- Germany
- Greece
- Hungary
- Iceland
- India
- Indonesia
- Ireland
- Israel
- Italy
- Jamaica
- Japan
- Kazakhstan
- Korea
- Latvia
- Lithuania
- Luxembourg
- Mexico
- Morocco
- New Zealand
- Norway
- Pakistan
- Portugal
- Romania
- Russia
- Slovak Republic
- Slovenia
- South Africa
- Spain
- Sweden
- Switzerland
- Thailand
- Trinidad
- Tunisia
- Turkey
- Ukraine
- United Kingdom
- Venezuela

**If you reside in one of these countries, filing an IRS *Form W-8BEN* with Wespath may reduce your rate of U.S. federal tax withholding or may completely exempt your retirement distribution from such tax withholding.**