

State Income Tax Withholding Form

Important:

- If your state of residence is different than the state in your mailing address, complete Part 2 of this form so that we can apply the appropriate state income tax withholding rules.
- If you are a resident of **AK, FL, NH, NV, SD, TN, TX, WA** or **WY**, we cannot apply state withholding as these states do not have personal income tax laws. Do not complete this form unless Part 2 applies.
- If you are a resident of **CA, IA, ME, MI, MN** or **OR**, and you do not make a state withholding election or you do not make an election for “no state withholding,” we will apply state withholding.
- If you are a resident of **IA** and you are age 55 or older, we will not apply state income tax withholding on retirement distributions. If you are a non-spouse beneficiary who is 55 or older and a resident of IA, you may want to consult with a tax advisor to determine whether state withholding should be applied to your retirement plan distributions.
- If you are a resident of **GA** and you are receiving a partial distribution, lump sum distribution, required minimum distribution or hardship withdrawal, and you do not make a state withholding election, we will not apply state withholding.
- If you are a resident of **GA** and you are receiving cash installments or a term annuity lasting for periods of 10 years or more or a life annuity, and you do not make a state withholding election, or you do not make an election for “no state withholding,” we will apply state withholding.
- If you are a resident of **CT** or **MA**, we will apply the state withholding at a default rate unless you make a state withholding election or you make an election for “no state withholding,” on your distribution if Part 3 or 5 applies. State withholding is mandatory on your distribution if Part 4 applies.
- If you are a resident of **AR, DE, KS, MD⁵, NC, NE, OK, VA** or **VT**, and you do not make a state withholding election or you do not make an election for “no state withholding,” we will apply state withholding on your distribution if Part 3 or 5 applies. State withholding is mandatory on your distribution if Part 4 applies.
- If you are a resident of the **District of Columbia** and you are receiving a lump sum distribution, we will apply state withholding.
- If you are a resident of **MS** and you are receiving a distribution that would qualify as an early distribution with no known exception as defined in Internal Revenue Code Section 72, we will apply state withholding.
- If you are a resident of **any state other than those listed above**, we will not apply state withholding. Do not complete this form unless Part 2 applies.

For more information, check with your state department of revenue or a tax advisor.

Part 1 – Participant Information

Name _____ Social Security # (last 5 digits) _____
Mailing address _____ Primary phone # () _____
_____ E-mail _____
Country of citizenship _____

Part 2 – State of Residence*

State of residence for tax purposes (enter state name if different from mailing address):

***Note: If you move and your state of residence changes, you must submit a new *State Income Tax Withholding Form* to Wespath.**

Note: Complete Parts 3, 4 and/or 5 as applicable, based on the type of your distribution(s).

You may be subject to penalties under estimated tax payment rules if your withholding and estimated tax payments are insufficient.

Part 3¹ – Withholding Election for Term Annuity for Periods of 10 Years or More, Cash Installment Payment for Periods of 10 Years or More and Life Annuities

I understand that my withholding election will remain in effect for this series of distributions unless I submit a new *State Income Tax Withholding Form*.

Residents of CA, IA or MN:

- I elect not to have state income tax withholding from my payments.
- I elect to have state income tax withholding from my payments at a default rate.
- I elect to have state income tax withholding from my payments at a default rate and an additional amount of \$ _____ from each payment.

Residents of CT and MA (we will apply the state withholding at a default rate unless you make an election below):

- I elect not to have state income tax withholding from my payments.
- I elect to have state income tax withholding from my payments based on the following marital status and withholding allowances:
Marital status: Single Married Married, but withhold at the higher single rate
Number of withholding allowances: _____ Optional: Withhold an additional \$ _____ from each payment.

Residents of AR, DE, GA, KS, MD, ME, MI, NC, NE, OK, OR, VA or VT:

- I elect not to have state income tax withholding from my payments.
- I elect to have state income tax withholding from my payments at a default rate.
- I elect to have state income tax withholding from my payments based on the following marital status and withholding allowances:
Marital status: Single Married Married, but withhold at the higher single rate
Number of withholding allowances: _____ Optional: Withhold an additional \$ _____ from each payment.

Part 4¹ – Withholding Election for Term Annuity for Periods of Less Than 10 Years, Cash Installment Payments for Periods of Less Than 10 Years, Partial Distributions and Lump Sum Distributions (Including Age 59½ In-Service Withdrawals and Rollover Account Withdrawals)^{2,3,4}

I understand that if I am making an election for monthly or annual term annuity or cash installment payments for periods of less than 10 years, my withholding election will remain in effect for this series of distributions unless I submit a new *State Income Tax Withholding Form*. I understand that if I am making an election for a partial or lump sum distribution, my withholding election only applies to my current distribution. I will need to complete a new *State Income Tax Withholding Form* for any future distributions.

Residents of CA, GA², IA, ME, MI, MN or OR:

- I elect not to have state income tax withholding from my payments.
- I elect to have state income tax withholding at a default rate.
- I elect to have state income tax withholding at a default rate and an additional amount of \$ _____ from each payment.

Residents of CT and MA (we will apply the state withholding at a default rate unless you make an election below):

- I elect to have state income tax withholding at a default rate and an additional amount of \$ _____ from each payment.

Residents of AR, DE, the District of Columbia³, KS, MD, MS⁴, NC, NE, OK, VA or VT:

- I elect to have state income tax withholding at a default rate.
- I elect to have state income tax withholding at a default rate and an additional amount of \$ _____ from each payment.

Part 5 – Withholding Election for Required Minimum Distribution and Hardship Withdrawal⁵

I understand that my withholding election only applies to my current required minimum distribution or hardship withdrawal. I will need to complete a new *State Income Tax Withholding Form* for any future distributions.

Residents of AR, CA, CT, DE, GA², IA, KS², MA, ME, MI, MN, MS⁴, NC, NE, OK, OR, VA or VT:

- I elect not to have state income tax withholding from my payments.
- I elect to have state income tax withholding at a default rate.
- I elect to have state income tax withholding at a default rate and an additional amount of \$ _____.

Part 6 – Signature

Signature _____ Date _____

¹ If you have multiple annuities and/or installments, you can only make one withholding election in **either Part 3 or Part 4, not both**. This withholding election will be applied to all of your annuities and/or installment payments.

² If you are a resident of Georgia or Kansas, the default is no state income tax withholding. If you want to withhold state income tax, indicate the dollar amount you want withheld.

³ If you are a resident of the District of Columbia, state income tax withholding is only applicable to lump sum distributions.

⁴ If you are a resident of Mississippi, state income tax withholding is only applicable to early distributions with no known exception as defined in Internal Revenue Code Section 72.

⁵ If you are a resident of Maryland, state income tax withholding does not apply to required minimum distributions and hardship withdrawals.

If you are **NOT** completing this document online, please complete it and return to Wespath by one of the following methods:

- E-mail (scanned copy) to retirementteam@wespath.org or
- Fax to **1-847-866-4677** or
- Mail to Wespath
Retirement Benefits
1901 Chestnut Avenue, Glenview, IL 60025

Be sure to keep a copy for your records.

This form includes and/or is requesting personally identifiable information (PII) and/or protected health information (PHI). You are encouraged to make elections and beneficiary designations online at benefitsaccess.org. When possible, managing your benefits online is the recommended approach to keep your PII and PHI safe and secure.