

>BNY | INVESTMENTS **IRA BENEFICIARY DISTRIBUTION REQUEST FORM**

Please use this form to request a distribution from a deceased account owner's Traditional, Roth or SEP IRA. This form may also be used to request a distribution from an existing Inherited IRA.

1. IRA INFORMATION:

IRA Type (select one):

☐ Traditional ☐ Roth ☐ SEP* ☐ Inherited IRA

Account Number(s): _____

* A SEP IRA is a special type of Traditional IRA. Sections 7 and 8 must be completed for a SEP IRA.

2. ACCOUNT OWNER INFORMATION

Note: If this is an Inherited IRA, please provide the beneficial owner's information here, then proceed to Section 6.

Social Security Number (or Estate/Trust Tax ID): _____

Account Registration (Please print the name as it appears on the account.): _____

Date of Death (if applicable): _____/_____/_____ Date of Birth: _____/_____/_____
Month Day Year Month Day Year

Residential Street Address: _____

City State Zip Code

Phone Number: _____ Email Address: _____

3. BENEFICIARY INFORMATION

Important: A **Medallion Signature Guarantee** is required in Section 9.

Relationship to the account owner at the time of death (select one):

☐ Spouse ☐ Non-Spouse ☐ Qualified Trust* ☐ Non-individual (non-qualified trust, charity, etc.)
☐ Executor of the estate of the IRA owner (if no named beneficiary or named beneficiary predeceased owner)
☐ Executor of the estate of the named deceased beneficiary who died after the IRA owner
☐ Minor Beneficiary

Recipient's information (please complete):

Beneficiary's Full Name/Name of Entity: _____

Executor/Trustee/Personal Representative if Beneficiary is an Entity or Parent/Guardian Name if Beneficiary is a Minor Child: _____

*Consult IRS publication 590-B and other IRS materials for an explanation of trust beneficiary requirements.

Beneficiary's Social Security Number (or Estate/Trust Tax ID): _____

Date of Birth: _____/_____/_____ *Eldest Beneficiary Date of Birth (if applicable): _____/_____/_____

Residential Street Address: _____

City State Zip Code

Phone Number: _____ Email Address: _____

*If multiple non-spouse beneficiaries were named and a non-spouse beneficiary failed to segregate assets by December 31 of the year following death, the distribution period may be required to be determined collectively rather than as separate accounts. RMD payments must be calculated based on this date.

4. DECEASED BENEFICIARY INFORMATION

Please complete if any of the primary beneficiaries of the deceased account owner are deceased. The date of death must be included.

Deceased Beneficiary's Full Name: _____

Date of Death: ____/____/____

5. YEAR OF DEATH REQUIRED MINIMUM DISTRIBUTION (RMD)

Unless indicated below, the final RMD will be deducted prior to transferring the remaining assets to another IRA. This option does not apply when taking a lump sum distribution.

☐ RMD has been met for the year of death

6. DISTRIBUTION INSTRUCTIONS *(brief explanations on last page)*

If applicable, please select a distribution schedule for Required Minimum Distributions (RMD): life expectancy payments, or distributions related to the Five or Ten Year Rules.

The passage of the SECURE Act requires IRAs inherited from original owners who have passed away on or after January 1, 2020 to be fully distributed within 10 years following the death of the account holder (Ten Year Rule). Under an alternative election to the Ten Year Rule that is available to eligible designated beneficiaries, annual life expectancy payments must begin in the year following the year of the participant's death in the case of assets inherited by a surviving spouse, a disabled or chronically ill beneficiary and beneficiaries who are less than 10 years younger than the participant. Consult with your accountant or tax advisor regarding the available distribution options and tax implications associated with your distribution requests.

A. Distribution Options: *(Select one)*

☐ Lump sum distribution (Skip to Section 6C)

☐ Treat IRA as my own (only if spouse was named beneficiary) - An Individual Retirement Account Application must be completed if you do not currently have an IRA. If you have an IRA, indicate your account number here: _____

☐ Transfer to another IRA Custodian - receiving Custodian's Transfer Request Form is required. (Skip to Section 9)

☐ Life expectancy option - Only for a beneficiary who inherited the IRA **before** January 1, 2020 or for any Eligible Designated Beneficiary including a surviving spouse (who inherited the IRA on any date), or for a non-individual beneficiary who inherits the IRA **after** January 1, 2020. An Individual Retirement Account Application must be completed to establish an Inherited IRA.

☐ Five Year Rule - Only for a beneficiary who inherited the IRA **before** January 1, 2020. An Individual Retirement Account Application must be completed to establish an Inherited IRA. The account must be redeemed fully by 12/31 of the 5th year and no distributions are required before then. Alternatively, you may select the box below to set up a schedule of relatively equal payments.

☐ Relatively equal payments over the course of the 5 year period. Please note you are responsible for ensuring the full balance is redeemed by 12/31 of the 5th year.

Ten Year Rule (for accounts inherited on or after January 1, 2020): If the account owner passed prior to their required beginning date for RMDs, annual payments within the ten year period are not required and the full balance of the account must be distributed in full by the end of the ten year requirement. However, you may choose to have distributions processed each year until the end of the ten year period.

6. DISTRIBUTION INSTRUCTIONS *(brief explanations on last page) (continued)*

If the RMD payments began prior to the passing of the account owner, and unless otherwise instructed, distributions will be made annually based on the beneficiary's single life expectancy for the first nine years following the year of death of the account owner. A full distribution of the remaining assets will be required by 12/31 of the 10th year following the year of death. You must inform BNY to process the last payment in the 10th year.

Alternatively, you can have BNY process relatively equal payments over the course of the ten year period based on the schedule you choose.

☐ Ten Year Rule - Only for a beneficiary who inherited the IRA **after** January 1, 2020 (but excluding an Eligible Designated Beneficiary of an IRA owner who died after the required beginning date). An Individual Retirement Account Application must be completed to establish an Inherited IRA. **Please select one of the options below:**

- ☐ Single life expectancy payments made annually based on the beneficiary's date of birth for the first 9 years. You must inform BNY to process the last payment for the remaining assets in the 10th year.
- ☐ Relatively equal payments over the course of the 10 year period. Please note you are responsible for ensuring the full balance is redeemed by 12/31 of the 10th year.

B. Distribution Schedule

Please make distributions on the following schedule *(select one)*:

- ☐ Monthly ☐ Quarterly ☐ Semi-annually ☐ Annually

Beginning distribution date: _____/_____/_____ on or about the: _____ day of the month
Month Year

C. Payment Options *(select one)*

- ☐ Mail check to the Inherited IRA owner's address referenced in Section 2.
- ☐ Mail check to the beneficiary's address referenced in Section 3. A **Medallion Signature Guarantee** is required.
- ☐ Mail check to the alternate payee address indicated below. Use this option for Qualified Charitable Distributions (QCDs). QCDs are not allowable from SEP IRAs, SAR-SEP IRAs or SIMPLE IRAs. If the alternate payee is a charity, Federal income tax withholding will not be applied. A **Medallion Signature Guarantee** is required.

Alternate Payee: _____

Mailing Address: _____

City

State

Zip Code

ATTACH VOIDED CHECK

- ☐ I want my distributions credited to my existing non-retirement account listed below. Fund account number _____ (if you select this option, the distribution amount must meet the fund's required minimum for subsequent investments. You must be a registered owner on the non-retirement account). **Please note: relatively equal payments must be processed as a payment by check to the address of record or to a bank account.**
- ☐ I want my distributions sent by **Automated Clearing House** (ACH) to my bank. Attach a voided check from your bank account. Money will be transferred only to the bank account indicated on the voided check. Upon receipt of this form, BNY Mellon Transfer, Inc. (the "Transfer Agent") is authorized to credit my bank account using the ACH option. I understand that these services are governed by the prospectus provisions and the rules of the ACH. I further understand that the option may be terminated or modified at any time without notice by BNY Mellon Investment Adviser, Inc. or the Transfer Agent. A **Medallion Signature Guarantee** is required.

6. DISTRIBUTION INSTRUCTIONS *(brief explanations on last page) (continued)*

- ☐ I want my distributions sent by **Wire** to my bank. Attach a voided check from your bank account. Upon receipt of this form, BNY Mellon Transfer, Inc. (the "Transfer Agent") is authorized to credit my bank account using the Wire option. I understand that these services are governed by the prospectus provisions and the rules of Wires. I further understand that the option may be terminated or modified at any time without notice by BNY Mellon Investment Adviser, Inc. or the Transfer Agent. A **Medallion Signature Guarantee** is required.
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7. FEDERAL INCOME TAX WITHHOLDING ELECTION *(Traditional IRA only)*

The Bank of New York Mellon is required to withhold 10% of your Traditional IRA distribution for federal income tax purposes unless you select a different rate below. You can review the enclosed IRS Form W-4R, Withholding Certificate for Non-periodic Payments and Eligible Rollover Distributions, for further instructions and a rate table that helps you choose a rate that is appropriate for your tax situation. This form can also be found at www.irs.gov/pub/irs-pdf/fw4r.pdf. **YOU DO NOT HAVE TO MAKE A SEPARATE ELECTION ON THE ATTACHED FORM W-4R, AND YOUR WITHHOLDING ELECTION MAY BE MADE ON THIS FORM ONLY.** If you elect not to have withholding apply to your distribution, or if you do not have enough federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. If you do not elect out of withholding, by entering 0% on the line below, withholding will be based on the gross amount of your distribution even though a portion of your distribution may not be subject to tax (e.g., if non-deductible contributions were made to your Traditional IRA). The Bank of New York Mellon will not withhold income tax from a Roth IRA distribution.

Your withholding rate is determined by the type of payment you will receive. For non-periodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% on the line below. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions. See page 2 of the enclosed Form W-4R for more information.

FEDERAL INCOME TAX WITHHOLDING ELECTION – TRADITIONAL IRA ONLY

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 on page 1 of the enclosed Form W-4R for additional information. Enter the rate as a whole number (no decimals).

_____ %

8. STATE INCOME TAX WITHHOLDING ELECTION *(Traditional IRA only)*

Depending on your state of residency, state income tax withholding may be required from your distribution. If applicable, you may elect a withholding rate that is above your state's minimum withholding rate. Certain states may permit you to elect to not have withholding apply. If a minimum withholding rate is required by your state, the custodian will withhold applicable state taxes regardless of your election below. The custodian does not withhold state taxes for all states. To the extent permitted by applicable state law, an election to not have Federal income tax withheld will also apply to state income taxes. To review the impact of state withholding for your state of residence, please speak to your tax consultant.

- ☐ I **do** want state income tax withholding applied to my Traditional IRA distribution at a rate of _____ %.
- ☐ I **do not** want state income tax withholding applied to my Traditional IRA distribution.
-

9. SIGNATURE

I hereby certify that all information provided by me is true and accurate. If applicable, with respect to my withholding election in Section 7 (Federal Income Tax Withholding - Traditional IRA Only), I acknowledge that I have read the attached IRS Form W-4R and its instructions. (Form W-4R is attached for informational purposes only and does not need to be completed.) I acknowledge that no tax advice or other distribution-related advice has been given to me by BNY Mellon Investment Adviser, Inc., BNY Mellon Securities Corporation, The Bank of New York Mellon or any of their affiliates or representatives.

Taxpayer Identification Number Certification: Under the penalties of perjury, I certify that [1] the Social Security Number or Taxpayer Identification Number shown on this form is my correct Taxpayer Identification Number, [2] I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all dividends, or the Internal Revenue Service (IRS) has notified me that I am no longer subject to backup withholding, [3] I am a U.S. person (including a U.S. resident alien) and [4] the Foreign Account Tax Compliance Act (FATCA) code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is (are) correct. If you are exempt from FATCA reporting (if you are unsure, consult your tax advisor or the IRS), enter your exemption from FATCA reporting code (if any) here: _____. NOTE: Strike out item [2] if you have been notified that you are subject to backup withholding by the IRS and you have not received a notice from the IRS advising you that backup withholding has been terminated.

X

Date _____

Phone Number

Your signature(s) must be guaranteed here as described below.

Medallion Signature Guarantee

**A Medallion Signature Guarantee is a stamped or typewritten assurance from a financial institutional (guarantor) that a signature or endorsement is genuine. Please check with your financial institution to be certain their guarantee will meet the requirements stated below.*

BNY Mellon Transfer, Inc. (Transfer Agent) has adopted standards and procedures pursuant to which Medallion Signature Guarantees in proper form generally will be accepted from domestic banks, brokers, dealers, credit unions, national securities exchanges, registered securities associations, clearing agencies and savings associations participating in the New York Stock Exchange Medallion Signature Program (MSP), the Securities Transfer Agents Medallion Program (STAMP) and the Stock Exchanges Medallion Program (SEMP). Notarization by a Notary Public is not an acceptable guarantee.

Mail this form to:

BNY Shareholder Services
P.O. Box 534434
Pittsburgh, PA 15253-4434

For registered, certified or overnight mail, please send to:

BNY Shareholder Services
Attention: 534434
500 Ross Street, 154-0520
Pittsburgh, PA 15262

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Brief Explanation of Beneficiary Election Options

(Consult IRS Publication 590-B and other IRS materials for further information.)

If the beneficiary of an IRA rolls over the account to an Inherited IRA, the beneficiary will be permitted to take distributions as elected under the Inherited IRA. Distributions are subject to minimum distribution requirements under federal tax law, and a summary of the election options for the Inherited IRA is provided below. Failure to withdraw the proper RMD amount by the applicable deadline could result in a 25% penalty tax on the amount not distributed. If the shortfall is timely corrected within 2 years, the penalty tax is possibly reduced to 10%.

- I. Election options for beneficiaries of an IRA owner who died before the Required Beginning Date* (RBD) and for all Roth IRA beneficiaries
 - a. Surviving Spouse or other Eligible Designated Beneficiary**
 1. For Spouse beneficiary only: Treat the IRA as your own - The original IRA is rolled over to your existing IRA or a new IRA by completing the Individual Retirement Account Application.
 2. Five Year Rule (only for a beneficiary who inherits the original IRA **before** 1/1/2020) - The Inherited IRA must be fully depleted by December 31 of the fifth year following the original IRA owner's death. Distributions may be taken or delayed until this deadline.
 3. Ten Year Rule (only for a beneficiary who inherits the original IRA **on or after** 1/1/2020) - The Inherited IRA must be fully depleted by December 31 of the tenth year following the original IRA owner's death. Distributions may be taken or delayed until this deadline.
 4. Life Expectancy Payments - Distributions based on the beneficiary's single life expectancy, recalculated, must begin by December 31 of the year following the year of the original IRA owner's death (but a surviving spouse may delay them until the year the original IRA owner would have reached their RBD*).
 5. Lump Sum Distribution
 - b. Other individual beneficiary (excluding an Eligible Designated Beneficiary) or qualified trust
 1. Five Year Rule (only for a beneficiary who inherits the original IRA **before** 1/1/2020) - The Inherited IRA must be fully depleted by December 31 of the fifth year following the original IRA owner's death. Distributions may be taken or delayed until this deadline.
 2. Ten Year Rule (only for a beneficiary who inherits the original IRA **on or after** 1/1/2020) - The Inherited IRA must be fully depleted by December 31 of the tenth year following the original IRA owner's death. Distributions may be taken or delayed until this deadline.
 3. Life Expectancy Payments (only for a beneficiary who inherits the original IRA **before** 1/1/2020) - Non-recalculated life expectancy payments, based on the life expectancy of the oldest beneficiary, to begin by December 31 of the year following the original IRA owner's death.
 4. Lump Sum Distribution
 - c. Non-individual beneficiary (estate, non-qualified trust, etc.)
 1. Five Year Rule - The Inherited IRA must be fully depleted by December 31 of the fifth year following the IRA owner's death. Distributions may be taken or delayed until this deadline.
 2. Lump Sum Distribution
- II. Election options for beneficiary of an IRA owner who died after the RBD*
 - a. Surviving Spouse or other Eligible Designated Beneficiary**
 1. For Spouse beneficiary only: Treat the IRA as your own - The original IRA is rolled over to your existing IRA or a new IRA by completing the Individual Retirement Account Application.
 2. Life Expectancy Payments - Distributions based on the beneficiary's single life expectancy must begin by December 31 of the year following the year of the original IRA owner's death.
 3. Lump Sum Distribution
 - b. Other individual beneficiary (excluding an Eligible Designated Beneficiary) or qualified trust
 1. Life Expectancy Payments (only for a beneficiary who inherits the original IRA **before** 1/1/2020) - Non-recalculated single life expectancy payments, based on the life expectancy of the oldest beneficiary, to begin by December 31 of the year following the year of the original IRA owner's death.

Brief Explanation of Beneficiary Election Options Continued

(Consult IRS Publication 590-B and other IRS materials for further information.)

2. Ten Year Rule (only for a beneficiary who inherits the original IRA **on or after** 1/1/2020) - The Inherited IRA must be fully depleted by December 31 of the tenth year following the original IRA owner's death.
 - For the first nine years, distributions must be made annually based on the beneficiary's single life expectancy in the year following the year of death of the original IRA owner. A full distribution of all remaining assets must be made by December 31 of the tenth year following the year of death.
3. Lump Sum Distribution
- c. Non-individual beneficiary (estate, non-qualified trust, etc.)
 1. Life Expectancy Payments - continue distributions based on the original IRA owner's remaining life expectancy, begun by December 31 of the year following the original IRA owner's death.
 2. Lump Sum Distribution

This is generally a taxable event and is reported to the IRS on Form 1099R.

***RBD is April 1 of the year after the original IRA owner turns (i) 70½ if born before July 1, 1949, (ii) 72 if born on or after July 1, 1949 but before January 1, 1951, or (iii) 73 if born on or after January 1, 1951.**

****An "Eligible Designated Beneficiary" generally includes any individual who is a surviving spouse, a disabled or chronically ill beneficiary, or a beneficiary who is less than 10 years younger than the original IRA owner.**

IMPORTANT INFORMATION: The options and related summary information reflected on this form may be modified or viewed differently by the IRS, and exceptions may apply depending on your circumstances. Please consult your tax advisor for more detailed information or for advice regarding your individual situation.

**Withholding Certificate for Nonperiodic Payments and
Eligible Rollover Distributions****Give Form W-4R to the payer of your retirement payments.****2026****1a** First name and middle initial

Last name

1b Social security number

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.

2 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)

2**%****Sign
Here****Your signature** (This form is not valid unless you sign it.)**Date****General Instructions**

Section references are to the Internal Revenue Code unless otherwise noted.

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.

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.

2026 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.

Single or Married filing separately		Married filing jointly or Qualifying surviving spouse		Head of household	
<i>Total income over—</i>	Tax rate for every dollar more	<i>Total income over—</i>	Tax rate for every dollar more	<i>Total income over—</i>	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
16,100	10%	32,200	10%	24,150	10%
28,500	12%	57,000	12%	41,850	12%
66,500	22%	133,000	22%	91,600	22%
121,800	24%	243,600	24%	129,850	24%
217,875	32%	435,750	32%	225,900	32%
272,325	35%	544,650	35%	280,350	35%
656,700*	37%	800,900	37%	664,750	37%

* If married filing separately, use \$400,450 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 2026, 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;
- Qualified long-term care 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 \$70,000 without the payment. Step 1: Because your total income without the payment, \$70,000, is greater than \$66,500 but less than \$121,800, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$90,000, is greater than \$66,500 but less than \$121,800, 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 \$60,000 without the payment. Step 1: Because your total income without the payment, \$60,000, is greater than \$28,500 but less than \$66,500, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$80,000, is greater than \$66,500 but less than \$121,800, the

corresponding rate is 22%. The two rates differ. \$6,500 of the \$20,000 payment is in the lower bracket (\$66,500 less your total income of \$60,000 without the payment), and \$13,500 is in the higher bracket (\$20,000 less the \$6,500 that is in the lower bracket). Multiply \$6,500 by 12% to get \$780. Multiply \$13,500 by 22% to get \$2,970. The sum of these two amounts is \$3,750. This is the estimated tax on your payment. This amount corresponds to 19% of the \$20,000 payment (\$3,750 divided by \$20,000). Enter "19" on line 2.

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.

