BNY | INVESTMENTS

BNY Brokerage Services, P.O. Box 9008, Hicksville, NY 11802-9008, 1-800-843-5466

BENEFICIARY DISTRIBUTION REQUEST

Use of this form to complete a beneficiary distribution, including a direct rollover due to death, will result in a reportable distribution under the tax ID of the beneficiary to the Internal Revenue Service and state tax authorities, as required. Beneficiary transfers to an inherited IRA will not result in a reportable distribution.

For IRA beneficiary transfers involving multiple primary beneficiaries, inherited accounts must be established for each beneficiary using their name and Social Security Number. Only spousal beneficiaries may treat the IRA as their own and transfer it in their name.

This form should be used to request the total distribution of a beneficiary's portion of inherited assets only. Do not use this form to request required minimum distributions from the decedent's IRA account.

STEP 1. DECEDENT INFORMATION

Name	Account Number
	Date of Death

STEP 2. BENEFICIARY INFORMATION

Name			
Social Security/Tax ID/Foreign TIN	Date of Birth (if applicable)		
Legal Address			
City	State	Zip/Postal Code	Telephone
Mailing Address (if different than Legal Address)			
City	State	Zip/Postal Code	Telephone

STEP 3. REQUEST REASON

☐ **Beneficiary Distribution** – distribute assets directly to beneficiary as a reportable event. Withhold taxes as directed below.

☐ **Beneficiary Transfer** – transfer assets to beneficiary's inherited IRA. Must include letter of acceptance from contra firm if account is held at another financial institution. Please complete Step 4.

☐ **Direct Rollover Due to Death** – distribute assets from a qualified employer sponsored plan to the beneficiary IRA as a reportable event. Tax withholding does not apply. Must include signature of plan administrator/trustee.

STEP 4. BENEFICIARY ALLOCATION

☐ **Total distribution of your allocation** – if you are requesting a Required Minimum Distribution of the decedent's assets, do not use this form.

- ☐ Cash payment in the amount of $________________
- ☐ Distribute/Transfer securities (indicate symbol, description and quantity). This option is only available for journals to beneficiary's account.

SYMBOL/CUSIP	SECURITY DESCRIPTION	QUANTITY/PERCENTAGE

STEP 5. TAX WITHHOLDING ELECTION

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 Nonperiodic 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 WITHHOLDNG 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 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 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). ______%

State Income Tax Withholding

If an election is not made, we will withhold from your distribution according to your state of residence requirement. The minimum state of residence requirement must be withheld if a specific percentage or dollar amount is provided. For states with voluntary withholding, no withholding will apply if a percentage or dollar amount is not specified. State income tax withholding may be required when you elect federal income tax withholding.

☐ **Do NOT withhold** state income tax from the distribution. (Not applicable to all states.)

☐ **Withhold** state income tax from the distribution according to the requirements as outlined in the Federal and State Income Tax Withholding Instructions.

☐ **Withhold**__________% or $______________ of state income tax.

Nonresident Alien (NRA) Tax Withholding

If you are a nonresident alien, mandatory withholding will apply. 30% NRA tax will be withheld from the gross distribution. NRA withholding will be required when a foreign legal and/or mailing address is provided. Requesting a reduced treaty rate requires the opening of an inherited IRA along with Form W-8BEN.

You should contact your tax professional before making an election regarding state withholding. BNY Brokerage Services, a Division of BNY Mellon Securities Corporation, is not responsible for changes in state law that may impact the accuracy of this information.

STEP 6. METHOD OF DELIVERY

Select a method of delivery.

☐ **Journal entry** to the following New/Existing BNY Brokerage Account:

Account Number

NOTE: For Inherited IRA Accounts; if you are subject to the 10-year rule and/or the prior owner was receiving a Required Minimum Distribution, consult your tax advisor for additional requirements you may be subject to.

☐ **Deliver** check in the name of the beneficiary to the listed address on this form.

☐ **Deliver to Beneficiary's IRA** – deliver check to financial institution listed below as a beneficiary transfer or direct rollover due to death. Check must be made payable to the beneficiary's IRA, and requires a letter of acceptance from contra firm.

Name		
Address		
City	State	Zip/Postal Code

☐ **Overnight check delivery.** (Fees will be assessed, as per fee schedule.)

☐ Saturday check delivery, subject to carrier and residence availability.

STEP 7. SIGNATURE

I acknowledge that I have read and understood the Tax Withholding instructions below and BNY Mellon Securities Corporation (BNYSC), Pershing LLC (Pershing) and The Bank of New York Mellon are not responsible for determining the appropriateness of the distribution and withholding election, or my transfer instruction as applicable. I certify that I have provided BNYSC, Pershing and The Bank of New York Mellon with correct information, and I understand that a distribution will be reported based on that information. I understand that the distribution is reported to the IRS (and my state of residence, if it requires reporting) for the tax year in which BNYSC, Pershing and The Bank of New York Mellon process and make the distribution and there are no exceptions to this policy. If my transaction involves a qualified employer sponsored retirement plan, where I am named a designated beneficiary of a deceased participant's vested balance, I acknowledge I am eligible to receive the benefit in the form and manner I have requested it. I affirm that BNYSC, Pershing and The Bank of New York Mellon have not provided tax or legal advice, and that BNYSC, Pershing and The Bank of New York Mellon strongly recommend that I consult my tax or legal advisor prior to completing this request. I hereby indemnify and hold harmless BNYSC, Pershing, The Bank of New York Mellon and their affiliates for any consequences related to my request. BNYSC, Pershing and The Bank of New York Mellon will rely on my certification without further investigation or inquiry and shall not be liable for any misrepresentation of fact.

Beneficiary Signature

Print Name	Date
Signature **X**	

Upon completion, please return the completed distribution form to the advisor or BNY Brokerage Services who has the relationship with the applicable retirement account. **This request must be processed within 30 days of your signature and date.** You may keep a copy of the instructions for your reference.

Tax Withholding Election (Note: Tax withholding does not apply to beneficiary transfers.)
(Form W-4P/OMB No. 1545-0074) Dept. of Treasury, Internal Revenue Service)

Notice: Generally the distributions you receive from your IRA are subject to Federal income tax withholding unless you elect not to have Federal income tax withheld. You may elect not to have Federal income tax withheld on your IRA distribution by returning a signed and dated substitute Form W-4P (contained in Step 5 of this distribution request form) to Pershing LLC or BNY Brokerage Services with the appropriate box checked. Unless you elect not to have Federal income tax withheld, or if you elect an alternative withholding amount, 10% will be withheld from your nonperiodic IRA distribution.

If you elect not to have Federal income tax withheld from your IRA distribution, or if you do not have enough Federal income tax withheld from your IRA 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. You are responsible for determining and paying all Federal, and if applicable, state and local taxes on distributions from all IRAs you own.

If you are a U.S. citizen or resident alien receiving an IRA distribution that is delivered outside the United States or its possessions, withholding is required. That is, you may not waive withholding.

Nonresident aliens and foreign estates are generally subject to 30% federal tax withholding on nonperiodic IRA distributions if there is not a reduced tax treaty rate available. If you are seeking to claim a reduced tax treaty rate and you are a nonresident alien you may not use this form to receive an IRA distribution. Instead, you must open an Inherited IRA account and provide Pershing LLC with Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individual), to establish foreign status and to claim a treaty rate (when applicable). A foreign person should refer to IRS Publication 515 and to Form W-8BEN for further information.

We may be required to withhold state income tax from your IRA distribution depending on your residency. Withholding rates are subject to change without notice. If no election is made, applicable state income tax may be withheld unless you indicate otherwise. For states with voluntary withholding, no withholding will apply if a percentage or dollar amount is not specified. You may waive state income tax withholding to the extent permitted by law. In some cases, you may elect not to have state income tax withheld.

Note: Taxes withheld from your IRA distribution in accordance with your instructions will not be reversed. Once a distribution has been processed in accordance with your instructions, you may not retroactively change your withholding election. For additional information regarding Federal and state tax withholding, contact your tax professional.

Statement of Federal Income Tax Withheld From Your IRA – By January 31 of next year, Pershing LLC will provide to you Form 1099-R, Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc., showing the total amount of your IRA distributions and the total Federal and State income tax withheld during the year. If you are a foreign person who provided your requisite Tax Identification Number, Pershing LLC will provide to you Form 1042-S, Foreign Person's U.S. Source Income Subject to Withholding, by March 15 of next year.

Pre-Dispute Arbitration Clause — I acknowledge that the BNY Brokerage Account Client Agreement and Related Disclosures Booklet contains a pre-dis-

pute arbitration clause which provides that all disputes relating to the BNY Brokerage Account are to be resolved by binding arbitration. This clause is found in Sections 27 and 28 on page 6 of the BNY Brokerage Account Client Agreement and Related Disclosures Booklet.

STEP 8. EMPLOYER INFORMATION AND SIGNATURE (WHEN APPLICABLE)

For use only with qualified employer sponsored plan requests.

As Plan Administrator/Trustee, I confirm that the beneficiary payment is being made in accordance with the terms of the Plan or Custodial Account Agreement, as applicable.

Plan Administrator/Trustee Signature (Required for all transactions involving qualified employer plan accounts.)

Plan Administrator/Trustee Name	Tax ID	Date
Plan Administrator/Trustee Signature **X**		

Federal and State Income Tax Withholding Instructions

Traditional IRA, SEP, SIMPLE, And Roth IRA: In most cases, federal and state income tax law requires that we withhold tax from your distribution. You can submit your elections by completing the Withholding Tax Election Section of your IRA Distribution Request Form and following the chart below.

If you do not make an election, we will automatically withhold as follows:
Federal: 10 percent of your gross distribution. **State:** Based on your residency as outlined below.

STATE OF RESIDENCE and STATE INCOME TAX WITHHOLDING REQUIREMENTS AND ELECTIONS	
State income tax withholding is not required	
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY – State income tax withholding is not required for residents of these states. We will not withhold state income tax from your distribution if you reside in these states.	
Voluntary state income tax withholding	
AL, AZ, CO, DE, GA, ID, IL, IN, KY, LA, MO, MT, ND, NJ, NM, NY, OH, PA, RI, SC, UT, VA, WI, WV – We will withhold state income tax only if you instruct us to do so. If you want state income taxes to be withheld, you must indicate the amount or percentage.	
Note: We require tax withholding amounts to be requested in whole dollars for the following states: **Missouri, New Jersey**.	
Mandatory state income tax withholding when federal income tax is withheld	
IA, KS, MA, ME, NE, OK – We will withhold state income tax according to the rates below when federal income tax is withheld from your distribution.	
Iowa, Kansas, Maine, Massachusetts, Nebraska, Oklahoma	5.00% of Gross Distribution
If you have elected not to withhold federal income tax, but request state income tax withholding, the following rules apply: Specify a dollar amount/ percentage equal to or greater than the minimum percentages listed above (exceptions may apply).	
Note: For more information about **Massachusetts** withholding, see Form M-4P at mass.gov.	
Mandatory state income tax withholding when federal income tax is withheld, unless you indicate otherwise	
AR, CA, CT, DC, MD, MI, MN, MS, NC, OR, VT – We will withhold state income tax according to the rates below whenever federal income tax is withheld from your distribution, unless you indicate otherwise:	
Arkansas	3.00% of Gross Distribution
California – For more information on withholding using the DE 4P table, see taxes.ca.gov.	10.00% of Federal Income Tax Withheld
Connecticut – Withholding is mandatory whether federal income tax is withheld or not. For more information see Form CT W-4P at CT.gov about withholding and the exemption.	6.99% of Gross Distribution
District of Columbia – Income tax withholding on total distributions is mandatory (whether federal income tax is withheld or not) and voluntary for all other types of distributions.	8.95% of Total Distribution
Maryland	7.75% of Gross Distribution
Michigan – Mandatory state income tax withholding. We will withhold state income tax according to the rates displayed unless you indicate otherwise. For more information about Michigan withholding, see Form MI W-4P at michigan.gov.	4.25% of Gross Distribution
Minnesota – Mandatory state income tax withholding. We will withhold state income tax according to the rate you provide us which should be based on the Minnesota Withholding Tax Tables found at Minnesota Withholding Tax Instructions and Tables (revenue.state.mn.us). Alternatively, you may be eligible to elect out of Minnesota income tax withholding. In absence of providing us a rate of withholding or an election out of withholding, we will withhold at 6.25%.	MN Withholding Tax Tables
Mississippi – Income tax withholding on early or excess distributions is mandatory (whether federal income tax is withheld or not) and voluntary for all other types of distributions.	5.00% of Gross Distribution
North Carolina	4.00% of Gross Distribution
Oregon	8.00% of Gross Distribution
Vermont	30.00% of Federal Income Tax Withheld
Note: If you want state income tax withholding at a different rate (or no state income tax withholding), check the box "Do not withhold state income tax" in the Withholding Tax Election Section of your IRA Distribution Request Form or specify a dollar amount or a percentage to indicate your state income tax withholding election.	

Rates are subject to change without notice. Keep this page for your records. You should contact your tax professional before making an election regarding withholding. BNY Brokerage Services, a Division of BNY Mellon Securities Corporation, is not responsible for changes in law that may impact the accuracy of this information.

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Form **W-4R**

Department of the Treasury
Internal Revenue Service

Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions

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

OMB No. 1545-0074

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**	
Total income over—	**Tax rate for every dollar more**	*Total income over—*	**Tax rate for every dollar more**	*Total income over—*	**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.