

## REQUIRED MINIMUM DISTRIBUTION FORM

(not for use with Roth IRAs or for distributions other than required minimum distributions)

Please complete this form to take a Required Minimum Distribution from your non-Roth IRA. BNY Brokerage Services will not automatically liquidate to meet your requirement. If you have any questions about this form, please call a BNY Brokerage Account Representative at 1-800-843-5466.

**If you were born on or before June 30, 1949:**

For non-Roth IRA owners, you are required to begin your RMD in the year you attained age 70½. However, Non-Roth IRA owners may delay their first RMD until April 1st of the following year.

**If you were born on or after July 1, 1949 but before January 1, 1951:**

The passage of the SECURE Act has increased the RMD age from age 70½ to 72 for those individuals who attain age 70½ on or after January 1, 2020. Therefore, if you were born on or after July 1, 1949, the same RMD rules apply as summarized above, except that they apply to you based on whether you have attained age 72 (instead of age 70½).

**If you were born on or after January 1, 1951:**

The recent passage of the SECURE Act 2.0 has increased the RMD age from age 72 to age 73 for those individuals who attain age 72 on or after January 1, 2023. Therefore if you were born on or after January 1, 1951, the same RMD rules apply as summarized above except that they apply to you based on whether you have attained age 73 (instead of age 70½ or 72).

### 1. Account Information

Account Holder's Name

Account Number

Street Address

City

State

Zip Code

Date of Birth (Mo/day/yr)

Social Security Number

Daytime Phone Number

Evening Phone Number

### 2. Distribution Options

(Check **one** option)

*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.*

- ☐ A. Please send me a one time required minimum distribution.
- ☐ B. Please send me periodic required minimum distributions (see section 4).
- ☐ C. I want a dollar amount other than the required minimum distribution as specified below.  
Dollar Amount \_\_\_\_\_
- ☐ D. I want a lump sum distribution. Please close the account.
- ☐ E. Instead of receiving cash for your required minimum distribution, you may request that stock be transferred into your BNY Brokerage Account. If so, please specify your BNY Brokerage Account number, security/fund name, and the share amount to be distributed.

Brokerage Account Number

Share Amount

Security/Fund

### 3. Federal Income Tax Withholding

**The Bank of New York Mellon is required to withhold 10% of your required minimum 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](http://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 or 403(b)(7) Account).

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

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

State income tax withholding may be required when you elect federal income tax withholding. In most states, however, state income tax withholding is either not required or is mandatory. See requirements as outlined in the Federal and State Income Tax Withholding Instructions.

**Select one: If no election is made, we will withhold as outlined in the table on the next page.**

Penalties may be incurred under the estimated tax rules if your withholding and/or estimated tax payments are not sufficient.

☐ I do **not** want state income tax withheld from my distribution. (Not applicable in all states.)

☐ I do want state income tax withheld from my distribution.

Indicate percentage to withhold (cash only distribution) \_\_\_\_\_ %.

Indicate amount to withhold (If securities, a specific dollar amount is required) \$\_\_\_\_\_.

(Not available for scheduled distributions.)

## 4. Periodic Distributions

*Clients are responsible for ensuring there is cash on hand for all periodic instructions at time of distribution. This includes the monitoring of automatic mutual fund(s) redemption(s) scheduled to cover the periodic distribution.*

**Please make distributions on the following schedule. Select one:**

☐ Monthly   ☐ Quarterly   ☐ Semi-Annually   ☐ Annually *(This is set-up automatically. For a one time payment see the One Time option at the beginning of Section 2.)*

Beginning (Month/Year): \_\_\_\_\_ on or about \_\_\_\_\_ day of the month

*If no beginning date is specified, distribution will occur on the next possible date.*

**Please note that this scheduled instruction will continue for the yearly Required Minimum Distribution (RMD) calculation, unless new instructions are received.**

**RMD disbursement amounts scheduled to occur in early January may be delayed as the disbursement system resets your RMD calculation for the new year. Once your RMD calculation and amount have been updated, your January distribution will be distributed and your regularly scheduled distribution will resume.**

**Please note that in certain situations automatic recalculation of your RMD may not be possible.**

## 5. Distribution Instructions

*No Notary is required when adding ACH/Fed Wire if both accounts are identically registered individual accounts at BNY Brokerage Account and the banking institution. All other banking instruction additions will require a Notary in Section 6.*

Your distribution(s) will be sent by check to the current address of record on your account, unless you select one of the following. **If you select one of the options below, you must sign the Credit Authorization section on the next page. In some cases, a Notary\* may be required.**

☐ I want my distribution(s) credited to my existing non-retirement BNY Brokerage Account #: \_\_\_\_\_

*(If you are not the **only** registered owner on the non-retirement Brokerage Account, a Notary\* is required.)*

**OR**

☐ I want my distribution check(s) sent to the alternate address indicated below. If alternate address is a bank, please include your bank account number below. A Notary\* is required if you select this option.

\_\_\_\_\_  
*Alternate Address*

\_\_\_\_\_  
*Bank Account #*

**OR**

☐ I want my check made payable to the following Alternate Payee and/or sent to the following Alternate Address. A Notary\* is required if you select this option.

☐ Alternate Payee: \_\_\_\_\_

☐ Alternate Address: \_\_\_\_\_

**OR**

☐ I want my distribution(s) sent to me by:

☐ ACH **OR**

☐ Fed Wire *(Please see fee schedule for any fees that may be in effect.)*

A Notary\* may be required if you select this option.

### ACH Transfer/Fed Wire Distribution

ACH permits electronic transfer of money between your Brokerage IRA Account and your designated bank account. Your bank must be an ACH member. Fed Wire Distribution permits your distribution request to be transmitted by Fed Wire to your designated Federal Reserve member bank. **Attach an original preprinted voided check that matches the registration on your Brokerage IRA Account.** If this is a joint checking account, the other person listed on your check must authorize the ACH or Fed Wire by signing below in the Joint Checking Account Holders' Authorization section. **Money will only be wired out or transferred to the bank account indicated on the voided check.**

### Joint Checking Account Holders' Authorization Section

I am aware that the attached check is being used to establish ACH/Fed Wire privileges on the above referenced account.

DDA (Checking Account) #: \_\_\_\_\_ ABA # (Routing) \_\_\_\_\_

\_\_\_\_\_  
*Checking Accountholder Signature*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Joint Checking Accountholder Signature*

\_\_\_\_\_  
*Date*

Please attach voided check here.

---

## 5. Distribution Instructions

(cont'd)

### Credit Authorization section *(required for all ACH requests):*

I hereby authorize Pershing LLC (Pershing), a subsidiary of The Bank of New York Mellon Corporation, to initiate credit entries and to initiate, if necessary, debit entries and adjustments for any credit entries in error to my Bank, and to credit and/or debit the same to such checking account indicated above.

This authority is to remain in full force and effect until Pershing has received written notification from me of its termination in such time and in such manner as to afford Pershing and my Bank a reasonable opportunity to act on it.

Upon receipt of this form, The Bank of New York Mellon is authorized to credit my bank account indicated above using the Automated Clearing House (ACH) option. I understand that these services are governed by the Prospectus provisions and the rules of the Automated Clearing House (ACH). I further understand that either option may be terminated or modified at any time without notice by BNY Brokerage Services or the Transfer Agent.

---

*Participant's Signature*

*Date*

---

---

## 6. Participant Authorization

I understand and agree that any distributions are fully taxable to me as ordinary income in the year in which they are distributed unless I have made non-deductible contributions to my account(s) in which case the portion of the distribution representing non-deductible contributions will not be subject to tax.

*No Notary is required when adding ACH/Fed Wire if both accounts are identically registered individual accounts at BNY Brokerage Account and the banking institution. All other banking instruction additions will require a Notary in Section 6.*

**Taxpayer Identification Number Certification:** Under the penalties of perjury, I (we) certify [1] that the Social Security Number(s) or Taxpayer Identification Number(s) shown in Section 1 of this form is (are) my (our) correct Taxpayer Identification Number(s), [2] that I (we) am (are) not subject to backup withholding either because I (we) have not been notified that I (we) am (are) subject to backup withholding as a result of a failure to report all dividends, or the IRS has notified me (us) that I (we) am (are) no longer subject to backup withholding, and [3] I (we) am (are) a U.S. person (including a U.S. resident alien). 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. The Foreign Account Tax Compliance Act (FATCA) code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

---

Individual – Signature of a U.S. citizen

---

Date

---

Title

---

**Notary\*****FOR NOTARY PUBLIC USE ONLY:**

*Sworn to (or affirmed) before me this*

\_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_

\_\_\_\_\_  
*(Give official capacity of official administering oath.)*

*My commission expires* \_\_\_\_\_

(AFFIX SEAL.)

X \_\_\_\_\_  
Signature of Notary Public

---

**Please mail this completed form to:**

The Bank of New York Mellon, Custodian  
P.O. Box 9008  
Hicksville, NY 11802-9008

**For registered/certified mail please mail to:**

The Bank of New York Mellon, Custodian  
144 Glenn Curtiss Blvd, 106-9501  
Uniondale, NY 11556-0144

# 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. Rates are subject to change without notice. Keep this page for your records.

**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                                                                                                                                                                                                                                                                                                                                                                                                   |                                       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|
| <b>State income tax withholding is not required</b>                                                                                                                                                                                                                                                                                                                                                                                                                              |                                       |
| <b>AK, FL, HI, NH, NV, SD, TN, TX, WA, WY</b> - 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.                                                                                                                                                                                                                                                          |                                       |
| <b>Voluntary state income tax withholding</b>                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                       |
| <b>AL, AZ, CO, DE, GA, ID, IL, IN, KY, LA, MO, MT, ND, NJ, NM, NY, OH, PA, RI, SC, UT, VA, WI, WV</b> - 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: <b>Missouri, New Jersey</b> .                                                                                                                                                                                                                                                                                                                                                |                                       |
| <b>Mandatory state income tax withholding when federal income tax is withheld</b>                                                                                                                                                                                                                                                                                                                                                                                                |                                       |
| <b>KS, MA, ME, NE, VT</b> - We will withhold state income tax according to the rates below when federal income tax is withheld from your distribution.                                                                                                                                                                                                                                                                                                                           |                                       |
| <b>Kansas, Maine, Massachusetts, Nebraska</b>                                                                                                                                                                                                                                                                                                                                                                                                                                    | 5.00% of Gross Distribution           |
| <b>Vermont</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 30.00% of Federal Income Tax Withheld |
| 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 <b>Massachusetts</b> a rate of 5% is applicable if the total distribution is equal to or less than \$1,053,750. If the total distribution is greater than \$1,053,750, we will withhold at 9% of the amount which exceeds \$1,053,750, see Form M-4P at mass.gov for more information.                                                                                                                                                                                 |                                       |
| <b>Mandatory state income tax withholding when federal income tax is withheld, unless you indicate otherwise</b>                                                                                                                                                                                                                                                                                                                                                                 |                                       |
| <b>AR, CA, CT, DC, IA, MD, MI, MN, MS, NC, OK, OR</b> - We will withhold state income tax according to the rates below whenever federal income tax is withheld from your distribution, unless you indicate otherwise:                                                                                                                                                                                                                                                            |                                       |
| <b>Arkansas</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 3.00% of Gross Distribution           |
| <b>California</b> - For more information on withholding using the DE 4P table, see taxes.ca.gov.                                                                                                                                                                                                                                                                                                                                                                                 | 10.00% of Federal Income Tax Withheld |
| <b>Connecticut</b> - 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           |
| <b>District of Columbia</b> - Income tax withholding on total distributions is mandatory (whether federal income tax is withheld or not) and voluntary for all other types of distributions.                                                                                                                                                                                                                                                                                     | 10.75% of Total Distribution          |
| <b>Iowa</b> - Mandatory state income tax withholding. We will withhold state income tax according to the rate displayed unless you indicate otherwise. Alternatively, you can claim exemptions of Iowa income tax withholding in certain circumstances. In absence of claiming an exemption of withholding, we withhold at 5%. For more information, see Form IAW-4P at iowa.gov.                                                                                                | 5.00% of Gross Distribution           |
| <b>Maryland</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 7.75% of Gross Distribution           |
| <b>Michigan</b> - Mandatory state income tax withholding. We will withhold state income tax according to the rates displayed unless you indicate otherwise. For more information, see Form MI W-4P at michigan.gov.                                                                                                                                                                                                                                                              | 4.25% of Gross Distribution           |
| <b>Minnesota</b> - 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 withhold at 6.25%. | MN Withholding Tax Tables             |
| <b>Mississippi</b> - 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.                                                                                                                                                                                                                                                                                    | 4.70% of Gross Distribution           |
| <b>North Carolina</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 4.00% of Gross Distribution           |
| <b>Oklahoma</b> - We withhold at 4.75 or zero percent. For more information, see Form OK-W-4-R at oklahoma.gov.                                                                                                                                                                                                                                                                                                                                                                  | 4.75% of Gross Distribution           |
| <b>Oregon</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 8.00% of Gross Distribution           |

Rates are subject to change without notice. Keep this page for your records.

\* 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.

# Federal and State Income Tax Withholding Instructions

**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.

Please refer to <https://www.irs.gov/pub/irs-pdf/fw4r.pdf> as the source for the marginal rate tables:

| 2024 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<br>or<br>Married filing separately                                                                                                                                                                                                                                                                   |                                   | Married filing jointly<br>or<br>Qualifying surviving spouse |                                   | Head of household     |                                   |
| Total income<br>over -                                                                                                                                                                                                                                                                                      | Tax rate for every<br>dollar more | Total income<br>over -                                      | Tax rate for every<br>dollar more | Total income<br>over- | Tax rate for every<br>dollar more |
| \$0                                                                                                                                                                                                                                                                                                         | 0%                                | \$0                                                         | 0%                                | \$0                   | 0%                                |
| 14,600                                                                                                                                                                                                                                                                                                      | 10%                               | 29,200                                                      | 10%                               | 21,900                | 10%                               |
| 26,200                                                                                                                                                                                                                                                                                                      | 12%                               | 52,400                                                      | 12%                               | 38,450                | 12%                               |
| 61,750                                                                                                                                                                                                                                                                                                      | 22%                               | 123,500                                                     | 22%                               | 85,000                | 22%                               |
| 115,125                                                                                                                                                                                                                                                                                                     | 24%                               | 230,250                                                     | 24%                               | 122,400               | 24%                               |
| 206,550                                                                                                                                                                                                                                                                                                     | 32%                               | 413,100                                                     | 32%                               | 213,850               | 32%                               |
| 258,325                                                                                                                                                                                                                                                                                                     | 35%                               | 516,650                                                     | 35%                               | 265,600               | 35%                               |
| 623,950*                                                                                                                                                                                                                                                                                                    | 37%                               | 760,400                                                     | 37%                               | 631,250               | 37%                               |

\* If married filing separately, use \$380,200 instead for this 37% rate.

The information below is from the IRS Form W-4R and is for informational purposes only. Please ensure you complete the appropriate distribution form section for federal income tax withholding.

### 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](https://www.irs.gov/FormW4R).

**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.

**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 2023, 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;
- Generally, 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



# Federal and State Income Tax Withholding 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 \$62,000 without the payment. Step 1: Because your total income without the payment, \$62,000, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$82,000, is greater than \$61,750 but less than \$115,125, 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 \$43,700 without the payment. Step 1: Because your total income without the payment, \$43,700, is greater than \$26,200 but less than \$61,750, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$63,700, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. The two rates differ. \$18,050 of the \$20,000 payment is in the lower bracket (\$61,750 less your total income of \$43,700 without the payment), and \$1,950 is in the higher bracket (\$20,000 less the \$18,050 that is in the lower bracket). Multiply \$18,050 by 12% to get \$2,166. Multiply \$1,950 by 22% to get \$429. The sum of these two amounts is \$2,595. This is the estimated tax on your payment. This amount corresponds to 13% of the \$20,000 payment (\$2,595 divided by \$20,000). Enter "13" on line 2.



**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](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.**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<br>or<br>Married filing separately |                                   | Married filing jointly<br>or<br>Qualifying surviving spouse |                                   | Head of household     |                                   |
|-------------------------------------------|-----------------------------------|-------------------------------------------------------------|-----------------------------------|-----------------------|-----------------------------------|
| Total income<br>over—                     | Tax rate for every<br>dollar more | Total income<br>over—                                       | Tax rate for every<br>dollar more | Total income<br>over— | Tax rate for every<br>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.

