

# Automatic Withdrawals—RMD/Life Expectancy

Use this form to request Fidelity to calculate and establish an automatic required minimum distribution (RMD) or life expectancy plan for a Traditional, Rollover, Roth, SEP, or SIMPLE IRA on an ongoing basis. Do NOT use this form for Defined Contribution Retirement Plan accounts, Inherited IRAs, or annuities. Not available to nonresident aliens due to tax-withholding requirements. Type on screen or fill in using CAPITAL letters using black ink. If you need more room for information or signatures, make a copy of the relevant page.

## Helpful to Know

- It is your responsibility to ensure that your withdrawals comply with IRS rules and deadlines for RMDs. You may want to consult a tax advisor.
- Under SECURE 2.0, RMDs must now start at age 73. This applies if you reached age 72 after December 31, 2022.
- You should also confirm that Fidelity has your most current address prior to submission so that we can withhold appropriate taxes. See the General Instructions and the Marginal Rate Tables contained in the IRS Form W-4R at [Fidelity.com/W-4R](https://www.fidelity.com/W-4R) for additional information. To update your address, go to [Fidelity.com](https://www.fidelity.com).
- Use this form only if you want Fidelity to calculate and distribute your RMDs or life expectancy withdrawals. If you want a specific amount distributed, use the *Automatic Withdrawals — IRA* form.
- For mutual funds, note that:
  - Withdrawals could trigger redemption or transaction fees (see the applicable fund prospectus).
  - If a fund is closed to new investors, you will not be able to purchase new shares of the fund in the future if you draw your fund balance down to zero.
- If you want to draw against the value of individual securities, ETFs, and certain noneligible mutual funds (such as closed-end funds), you must sell them in advance and withdraw them as cash.
- You must be at least 59½ to set up an automated withdrawal plan using this form. If you are not yet required to take RMDs and are establishing a life expectancy plan for your non-Roth IRA, it will be recalculated and converted to an RMD plan when you reach the applicable RMD age.
- Only life expectancy plans are available for Roth IRAs because RMDs are not required during the lifetime of the original owner.
- For tax reasons, if you have both Roth and non-Roth IRAs, you must complete a separate form for each type.
- Your RMD is calculated using all the Fidelity IRA accounts you indicate in Section 3 (not including Roth or Inherited IRAs). RMDs for any non-Fidelity IRAs must be calculated separately. RMD amounts are generally calculated using the Uniform Lifetime Table. The one exception applies if your sole primary beneficiary is your spouse who is more than 10 years younger than you. If so, the Joint Life Expectancy Table is used (which applies a joint life expectancy factor based on both your age and your spouse's age, which will generally result in a lower RMD amount). Both IRS tables are available online at [Fidelity.com](https://www.fidelity.com).
- At the beginning of each year, Fidelity determines which IRS table to apply for each indicated IRA based on beneficiary designations on file at that time. **Important: Keep your beneficiary information current to help ensure that proper calculations are performed.** Fidelity will not automatically update your RMD plan until January of the year following the year in which you make a beneficiary change. Note that IRS rules generally permit the Joint Life Expectancy Table to be used only if your spouse is the sole primary beneficiary **for the entire year.** Because of this, it may be necessary for you to take an additional withdrawal to satisfy your RMD in the year of a beneficiary change. Please consult your tax advisor to determine how a beneficiary change may affect your individual situation.

## 1. Account Owner

Name	Social Security or Taxpayer ID Number

### Type of Account(s) Included

- Check only one.
- Non-Roth IRA(s) (such as Traditional, Rollover, SEP, and SIMPLE IRAs)  
 ▶ Default if no choice indicated, unless you have only Roth IRAs, in which case that will be the default.
- Roth IRA(s) (life expectancy plan) RMDs are not required for Roth IRAs during the lifetime of the original owner.

Form continues on next page. ▶▶

## 2. Request Type

Check only one.  ESTABLISH a new automatic withdrawal plan

If you check this box, provide ONLY the information that is changing.  CHANGE an existing automatic withdrawal plan

Account Number	Type of Plan RMD or Life Expectancy

DELETE an existing automatic withdrawal plan ▶ Skip to Section 8.

Account Number	Type of Plan RMD or Life Expectancy

## 3. Calculating Your Distribution Amounts

Accounts you identify in this section will be used ONLY to calculate distribution amounts. Distributions will be withdrawn from the account(s) you identify in Section 5.

### Account(s) Included in Calculation

Indicate which account(s) Fidelity should use to calculate your distributions. Fidelity will use the prior year's 12/31 market value for these accounts. If there are adjustments to those amounts, indicate them in the "Calculation Adjustments" section.

All Roth or non-Roth (as indicated in Section 1) Fidelity IRAs under your Social Security number

Do not mix Roth and non-Roth accounts.  ONLY the following Fidelity IRA(s):

Account Number	Account Number	Account Number

### Calculation Adjustments

Complete ONLY if one or both of these adjustment circumstances apply.

Provide the 12/31 market value of any IRA assets that were in the process of being recharacterized, transferred, or rolled over to the above IRAs last year, but were not included in last year's 12/31 market value as reported by Fidelity:

Amount
\$

Reduce this year's automatic distribution amount by the amount of the distributions already made this year, as indicated below:

Amount
\$

### Additional Distribution Amount

Optional. Skip to Section 4 if you do not want to take out more than your RMD or life expectancy amount.

Provide amount and check one option.

Additional amount per year
\$

Add for this year only ▶ Default if no choice indicated.

Add for this year and future years

## 4. Distribution Schedule

Distribution payments may be made earlier or later depending on market availability. Examples include payments that are scheduled for a day when the stock market is closed or for a day that doesn't exist in every month (29th–31st), or payments scheduled close to the beginning or end of the year.

### Ongoing RMDs or Life Expectancy Distributions

If you begin withdrawals midyear, your entire RMD or life expectancy distribution for the current year will be paid out evenly over the remaining number of scheduled payments for the year. For custom frequency options, go to [Fidelity.com/updateaccountfeatures](https://www.fidelity.com/updateaccountfeatures) or call Fidelity. If no frequency is indicated, you will receive annual distributions on the 5th of every December.

Check ONLY one and provide start date.

<input type="checkbox"/> Annually	Start Date MM DD YYYY
<input type="checkbox"/> Quarterly	
<input type="checkbox"/> Monthly	

Distribution Schedule continues on next page. ▶▶





**First-Year RMD**

*Optional.* Not applicable to Roth IRA life expectancy distributions. For the year in which you reach RMD age, you may defer your first RMD until April 1 of the following year. If you are choosing this option for your RMD plan, please make sure the start date above in Ongoing RMDs is a date after the date you indicate in this section. You may want to consult a tax advisor.

- If you turn 73 THIS year, defer THIS year's RMD until this date:  

Date of Deferred First RMD MM DD YYYY

*Date must be on or before April 1 of NEXT year.*
  
- If you turned 73 LAST year, defer LAST year's RMD until this date:  

Date of Deferred First RMD MM DD YYYY

*Date must be on or before April 1 of THIS year.*

**5. Funding Your Distributions**

Distributions will be withdrawn from the account(s) and, if applicable, the Eligible Positions, you identify below. Eligible Positions include your core position (for brokerage IRAs), all Fidelity mutual funds, and those non-Fidelity mutual funds available through Fidelity FundsNetwork where the mutual fund company has agreed to make the fund available for automatic distributions. You can specify that the distributions come from any or all of the accounts identified in Section 3. If your distributions are ONLY from one Fidelity managed account, skip to Section 6.

**Proportional Distributions**

*Check one distribution option, either a proportional option or the fixed-percentage option.*

- Distribute proportionally from all Eligible Positions across ALL the accounts in Section 3 *▷ Default if no choice indicated.*
- Distribute proportionally ONLY from all Eligible Positions from the following Fidelity IRA accounts:

IRA Account Number	IRA Account Number	IRA Account Number

**Fixed-Percentage Distributions**

*For any Fidelity managed accounts, list the account number only, not fund names or percentages (Fidelity managed accounts are kept in proportion as indicated in each account).*

- Liquidate and distribute ONLY from these positions within the indicated IRAs and in the percentages listed:

IRA Account Number	Core Position or Fund Name/Number	Percentage
		.0%
		.0%
		.0%
		.0%
		.0%
<b>Total must add up to 100%.</b>		.0%

*NOT available for Fidelity managed accounts.*

**Secondary withdrawal instructions for fixed-percentage distributions:**

*For fixed-percentage distributions ONLY. Will be used if there are insufficient funds in the above core position(s) or fund name(s)/number(s); and will be distributed from any Eligible Positions with the lowest value to the highest value.*

- Any core position, and then any non-core money market position(s)
- Any core position, then any non-core money market position(s), and then any other mutual fund position(s) *▷ Default if no choice indicated.*

**Form continues on next page. ▶▶**



## 6. Distribution Method

You must obtain a Medallion signature guarantee in Section 8 if establishing EFT instructions for a bank account that is not in your name, if directing to a Fidelity account of which you are not the owner, or if the requested per-payment amount is over \$100,000.

Check one and provide any required information.

- Directly deposited into a Fidelity nonretirement brokerage account. *Deposits will be made to the core position. Requires a Medallion signature guarantee if going to an account of which you are not the owner.*

Fidelity Nonretirement Account Number
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- Directly deposited into a Fidelity nonretirement mutual fund account. *Account consists of a combination of nine numbers and letters (example: 2AB-123456).*

Fidelity Nonretirement Account Number	Fidelity Fund Name or Symbol <i>Mutual fund accounts ONLY.</i>
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If you **ONLY** have one set of EFT instructions already established for the account(s) referenced in Section 5, check the box and skip to Section 7. Otherwise, complete the entire section.

- Electronic funds transfer (EFT) to a bank or credit union account. *To add EFT to an account, go to Fidelity.com/eft or provide your bank information below.*

**If EFT cannot be established for any reason, a check will be sent to your address of record.**

- A. EFT to your bank account.** (Available for non-SIMPLE IRAs only.) You must be an owner on the Fidelity account and the bank account. *Provide your account information below. You must attach a voided check, deposit slip, or bank statement with the account number and all owner names preprinted on it.*

- Checking  Savings

- B. 3rd Party EFT to someone else.** (Available for brokerage accounts only.) The names on the bank account and the Fidelity account are different. This option **ONLY** allows you to move money **TO** the outside account and may not be used to make transfers for commercial purposes. *Provide the account information below. A Medallion signature guarantee is required in Section 8.*

Provide bank information **ONLY** if establishing new EFT instructions **OR** if you have multiple EFT instructions available for the account(s) referenced in Section 5.

Owner(s) Name(s) Exactly as on Bank Account	
Bank Routing/ABA Number	Bank Name
Checking or Savings Account Number	

- Check mailed to the address of record ▶ Default if no choice indicated or if we are unable to process your choice.

## 7. Tax Withholding

Automatic withdrawals from your non-Roth IRA are subject to federal and, where applicable, state income tax withholding unless you elect not to have withholding apply below (if you are a U.S. citizen or other U.S. person, including a resident alien individual). The default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 99% below. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions. Federal and state tax withholding combined cannot total more than 99%. If you made nondeductible contributions to your IRA, this may result in excess withholding from your distributions. If you elect not to have withholding apply to your distributions 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. Withholding instructions provided will remain effective for all automatic withdrawals until you either revoke them or give us new instructions. **See "Federal and State Tax Withholding — IRA Withdrawals" at the end of this form.**

**Complete if you would like a rate of withholding that is different from this default withholding rate.** You should review the General Instructions and the Marginal Rate Tables contained in the IRS Form W-4R at [Fidelity.com/W-4R](http://Fidelity.com/W-4R) for additional information, which you can download for free. If you don't have access to a computer, you may request a copy by calling Fidelity, or the IRS at 800-829-1040.

Check one in each column. IRA owner's legal/residential address determines which state's tax rules apply.

### Federal

- Do NOT withhold federal taxes

- Withhold federal taxes at the rate of:

Percentage	%
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*Maximum 99%. Whole numbers; no dollar amounts or decimals. Note that if there is federal tax withholding, certain states require that there also be state tax withholding.*

### State

- Do NOT withhold state taxes unless required by law

- Withhold state taxes at the applicable rate

- Withhold state taxes at the rate of:

Percentage	%
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*Maximum 99%. Whole numbers; no dollar amounts or decimals.*

Form continues on next page. ▶▶



## 8. Signature and Date

By signing below, you:

- Authorize and request the custodian for the Fidelity IRA, Fidelity Management Trust Company and its agents, affiliates, employees, or successor custodians (Fidelity), to withdraw your RMD or life expectancy payments for the IRA account(s) indicated in Section 5, as indicated in this form.
- Acknowledge that non-Roth IRA withdrawals will be taxed as ordinary income, and may be subject to a 10% early withdrawal penalty if taken before age 59½.
- Acknowledge that withdrawals made from any SIMPLE IRA prior to age 59½ and within the first two years of participating in an employer's SIMPLE IRA plan may be subject to a 25% early withdrawal penalty.
- Accept full responsibility for withdrawing the RMD from your Traditional, Rollover, SEP, or SIMPLE IRA, in accordance with applicable IRS rules.
- Indemnify Fidelity from any liability in the event that you fail to meet the IRS requirements.
- Have viewed, read, and understand the IRS Instructions for Form W-4R.
- Certify that the address associated with this account is current and up to date.

Customers requesting EFT:

- Authorize and request Fidelity to make EFT distributions from the Fidelity IRA(s) listed in this form by initiating debit entries to such Fidelity IRA(s).
- Authorize us, upon receiving instructions from you or as otherwise authorized by you, to make payments from you and to you or to your designee, by credit or debit entries to the designated account at the financial institution named in this form or the financial institution specified in your existing instructions (the "Bank"). You authorize the Bank to process such entries and to credit or debit the designated account at that Bank for such entries. You ratify such instructions and agree that neither we nor any mutual fund will be liable for any loss, liability, cost, or expense for acting upon all such instructions believed to be genuine if we employ reasonable procedures to prevent unauthorized transactions. You agree that this authorization may only be revoked by written notice to us in such time and manner as to afford us and the Bank a reasonable opportunity to act upon it.
- Warrant and represent that (i) the third party's account identified in Section 6 is owned by a natural person, (ii) that person has

authorized his/her account to be credited in accordance with your instructions, and (iii) the account has been established for personal, family, or household use, and not for commercial purposes.

- Understand that Fidelity may purge unused EFT instructions from your account(s) on a periodic basis without notice to you.
- Understand that Fidelity may terminate the EFT instructions from your account(s) at any time in its sole discretion.

For Connecticut Residents:

- Acknowledge that, as a resident of CT, your distributions from retirement accounts are subject to the highest marginal tax rate. If you are exempt from state tax, you have the option to elect out of state tax withholding. Otherwise, penalties may apply. The penalty for reporting false information is a fine of not more than \$5,000, imprisonment for not more than five years, or both.
- Confirm that your state tax withholding election is true, complete, and correct.

**A Medallion signature guarantee is required:**

- to establish EFT instructions for an account of which you are not an owner.
- if the withdrawals are going to a Fidelity account with no common owner.
- to request a per-payment amount greater than \$100,000.

If the form is completed at a Fidelity Investor Center, the Medallion signature guarantee is not required. You can get a Medallion signature guarantee from most banks, credit unions, and other financial institutions. **A notary seal/stamp is NOT a Medallion signature guarantee.**

	PRINT OWNER NAME
SIGN	OWNER SIGNATURE
	X
DATE	DATE MM/DD/YYYY
	X

▼ MEDALLION SIGNATURE GUARANTEE ▼

**Did you sign the form?** Send the ENTIRE form and any attachments to Fidelity Investments. You will receive a Revised Account Profile confirming your distribution instructions.

**Questions?** Go to [Fidelity.com/rmd](http://Fidelity.com/rmd) or call 800-343-3548.

**Regular mail**

Fidelity Investments  
Attn: Retirement Distributions  
PO Box 770001  
Cincinnati, OH 45277-0035

**Overnight mail**

Fidelity Investments  
Attn: Retirement Distributions  
100 Crosby Parkway KC1B  
Covington, KY 41015

On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 589821.20.0 (01/24)



# Federal and State Tax Withholding—IRA Withdrawals

## Helpful to Know

- Federal and state tax withholding rules can change, and the information cited below may not reflect the current withholding from a federal or state perspective. Consult your tax advisor, the IRS, and/or your state-taxing authority to obtain the most up-to-date information pertaining to your situation.
- The IRS requires Fidelity to provide you with the Marginal Rate Tables and the Tax Withholding Instructions from the *IRS Form W-4R*.
- Each state sets its own withholding rates and requirements on taxable distributions. We apply these rates unless you direct us not to (where permitted) or you request a higher rate.
- Your account's legal/residential address determines which state's tax rules apply. You should confirm with your investment professional that the address on your account is current prior to submitting your request.
- You are responsible for paying your federal, state, and local income taxes and any penalties, including penalties for insufficient withholding.
- Withholding taxes for Roth IRA distributions is optional.
- The federal and/or state tax withholding rate, if indicated, must be provided as a whole number from 1% to 100% for any one-time withdrawals, or from 1% to 99% for any automatic withdrawals.

## Federal Tax Withholding Information

### 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 the *General Instructions* section for more information on how to use this table. (Note: This is an excerpt from the *IRS Form W-4R*. For the complete copy, please go to [IRS.gov/pub/irs-pdf/fw4r.pdf](https://www.irs.gov/pub/irs-pdf/fw4r.pdf).)

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 on Federal Tax Withholding

**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. 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. 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 new withholding election.

**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-”. See Pub. 3920, *Tax Relief for Victims of Terrorist Attacks*, for more details.

## Specific Instructions for IRS Form W-4R

### 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.

**Less withholding (nonperiodic payments only).** If permitted, you may enter a lower rate (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. (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.

**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."

**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."

## State Tax Withholding Information

Your state of residence will determine your state income tax withholding requirements, if any. Please refer to the list below. Your state of residence is determined by your legal address of record provided for your IRA. The information provided is general in nature and should not be considered legal or tax advice. Please contact your investment representative, tax advisor, or state-taxing authority for assistance.

Note: If you are using the checkwriting feature on your IRA, state tax withholding may be required even if you have the option to opt out when using other payment methods. This is a limitation of the checkwriting feature.

If your legal state of residence is:	Your withholding requirements are:
IA <sup>1</sup> , MA <sup>2</sup> , ME, VT	If federal income tax is withheld, state income tax of at least your state's minimum requirements must be withheld in addition to federal income tax withholding at the time of your distribution. If you elect out of federal income tax withholding, state income tax will not be withheld, unless you indicate otherwise.
CA, DE <sup>3</sup> , KS <sup>3</sup> , NC, OK, OR	If federal income tax is withheld, state income tax of at least your state's minimum requirements must be withheld in addition to federal income tax withholding at the time of your distribution, unless you elect not to have state income taxes withheld.
AR <sup>3</sup> , MI	State income tax applies regardless of whether or not federal income tax withholding is applied to your distribution. Tax withholding is not required if you meet certain state requirements governing retirement benefits. Reference the <i>AR4P</i> or the <i>MI W-4P</i> forms for additional information about calculating the amount to withhold from your distributions.
CT	You are not subject to mandatory state income tax withholding; however, you may elect voluntary state income tax withholding in a percentage. CT has specific withholding rules for lump sum distributions that are currently suspended until 2027. Reference the <i>CT W-4P</i> form for details.
MN, MS <sup>4</sup>	State income tax applies, regardless of whether or not federal income tax withholding is applied to your distribution, unless you elect not to have state income taxes withheld.
DC	If you take a distribution of your entire account balance and do not directly roll that amount over to another eligible retirement account, the District of Columbia requires 10.75% to be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld.
NE <sup>3</sup>	See the <i>All Other States</i> section.
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	State income tax withholding is not available on your IRA distributions.
All Other States	You are not subject to mandatory state income tax withholding, however, you may elect voluntary state income tax withholding as a percentage. If you elect to have state income taxes withheld and your state provides a minimum amount or percentage for withholding, you must elect a percentage that is not less than your state's minimum withholding requirements. If the percentage you elect for withholding is less than your state's minimum withholding requirements, your state's minimum amount or percentage will be withheld. For more information, contact a tax advisor or your state-taxing authority.

<sup>1</sup> If your distribution is considered qualified retirement income, you may elect not to have state income tax withheld.

<sup>2</sup> If your payment is over \$1,107,750 (subject to adjustment) an additional 4% of state income tax will be applied to the distribution amount over this threshold.

<sup>3</sup> In some cases, state tax may be required to be withheld, even if normally you may choose no withholding. If distributions are made outside the U.S. or a U.S. possession, if a TIN is missing on the account, or the IRS notifies us that the TIN is incorrect, state tax withholding is required.

<sup>4</sup> Withholding is required for premature and removal of excess distributions.

Important: Federal and/or state tax withholding rules can change, and the information cited above may not reflect the current legislation and/or ruling of your state. Consult with your tax advisor, the IRS, or your state-taxing authority to obtain the most up-to-date information pertaining to your situation.

This tax information is for informational purposes only, and should not be considered legal or tax advice. Always consult a tax or legal professional before making financial decisions.

We do not provide tax or legal advice and we will not be liable for any decisions you make based on this or other general tax information we provide.