



Use of this form will result in a reportable distribution to the Internal Revenue Service and state tax authorities, as required. Do not use this form to request a trustee-to-trustee transfer of assets to another IRA; you must contact the contra firm to begin the transfer process. IRA distributions may result in taxable events. Please contact your professional tax advisor prior to submitting a request.

Please be advised that effective January 1, 2015, you may only complete one 60-day rollover between any of your IRAs in any 365-day period. This IRS rule does not impact direct trustee-to-trustee transfers between IRAs. For more information, please visit irs.gov/retirement-plans/plan-participant-employee/rollovers-of-retirement-plan-and-ira-distributions.

Questions? Please call 800-842-2252, weekdays, 8 a.m. - 7 p.m. (ET).

STEP 1: BROKERAGE ACCOUNT INFORMATION (REQUIRED)



Brokerage IRA Account Number	State of Residence	Social Security Number/ Taxpayer Identification Number
<input type="text"/>	<input type="text"/>	<input type="text"/>

Brokerage IRA Account Owner's Name

STEP 2: TYPE OF DISTRIBUTION (SELECT ONE.)

IMPORTANT INFORMATION

TIAA will report the distribution as a normal distribution if you are over 59½ or are taking a required minimum distribution. If you are under 59½, we will report the request as an early withdrawal. Please refer to the IRS link above for potential withdrawal penalties and tax withholding information. For self-directed accounts, please make sure cash is available for this request.

Required Minimum Distribution (RMD) Applicable Age

You must begin taking minimum distributions by your required beginning date. For IRAs (other than Roth IRAs), your required beginning date is April 1 of the year following the calendar year in which you reach your RMD Applicable Age.

RMD Applicable Age

Your RMD Applicable Age is:

- age 70½ if you were born before 7/1/1949;
- age 72 if you were born on or after 7/1/1949 or in 1950; or
- age 73 if you were born between 1951 and 1958.

Please consult your professional tax advisor regarding your individual tax situation.

If you are a beneficiary of an Inherited IRA, there are many factors that must be evaluated to determine when you must take required minimum distributions depending on the beneficiary designation you fall under. TIAA Brokerage does not calculate nor provide tax advice so it is important to consult your professional tax advisor as to the best course of action related to your situation.





Choose if this is a new request or a change request.

- New Request** (One Time or Recurring)
 - Change to an Existing Recurring Instruction** If you have more than one recurring instruction on file, please provide either the bank name, frequency or amount of the request you wish to change. (To update your tax withholding, go to Step 3. If you wish to change the frequency or amount of the request, go to Step 5.)
-

Choose the type of distribution.

- Normal Distribution** (if you are over 59½ or are taking an RMD)
- Early Distribution** (if you are under 59½)
- From an Inherited IRA**
- Premature SIMPLE IRA Distribution**
 Has it been two years or more since the first contribution into this plan?
 Yes (subject to normal early withdrawal penalty)
 No (subject to a 25% early withdrawal penalty)

- Direct Rollover to a Qualified Retirement Plan, 403(b) or 457(b) Governmental Plan**
 (Letter of Acceptance from the new Custodian is required.)

- Return of Excess Contribution for Tax Year**

Is excess being removed prior to the tax return date, including extensions? Yes No

Contribution Date (mm/dd/yyyy)

Specify excess amount and exact date the contribution was made: \$ / /

Earnings on excess contribution: \$





STEP 3: TAX WITHHOLDING ELECTION

Please read below before filing out this section.

This section constitutes a substitute federal form W-4R Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions. Federal laws may require mandatory federal income tax be withheld from cash withdrawals. Our records indicate that you are a U.S. person (U.S. citizen or resident non-U.S. citizen), and may, therefore, be subject to federal tax withholding from your cash distribution.

A. FEDERAL INCOME TAX WITHHOLDING (Please note that we will apply any standing instructions you may have on file unless this is a change to those instructions. If no instructions are on file and nothing is marked, we will withhold 10% of the gross distribution. Exception: Roth, as taxes are prepaid.)

NONPERIODIC DISTRIBUTIONS

A nonperiodic distribution is a single withdrawal or a payment stream of one year or less.

If you leave this section blank, TIAA will apply the default federal tax withholding.

I decline to provide the Withholding Certificate Substitute Form W-4R below. I understand that federal withholding will be withheld at the default rate of 10%. Please skip Step 2 below and go to the next section.

I am making a federal withholding election by entering a rate between 0% and 100% (including 0% and 100%) in Step 2 on Line 2 below in the Withholding Certificate Substitute Form W-4R. See Form W-4R Instructions below for more information.

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.

Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including 0%) on payments to be delivered outside of the United States and its territories.

WITHHOLDING CERTIFICATE FOR NONPERIODIC PAYMENTS AND ELIGIBLE ROLLOVER DISTRIBUTIONS SUBSTITUTE FORM W-4R

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.

Step 2

Complete this line if you would like a rate of withholding that is different from the default withholding rate. See the IRS Form W-4R Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions General Instructions and the Marginal Rate Tables attached at the end of this form for additional information.

Enter the rate as a whole number (no decimals) Line 2 _____ %





STEP 5: RECURRING INSTRUCTIONS

Note: If frequency is not provided, your payment will be delivered on the 5th of each month.

Select one:

New Request Change of Instruction

Frequency: (If your request is received after your beginning date, your payment will be scheduled for the next available date based on your frequency. Recurring payments are only available on the 5th or 20th of each month.)

Monthly Quarterly Annually

Beginning (mm/yyyy)

/ 20

(Check one)

5th or 20th

End After (mm/yyyy) (optional)

/ 20

(Check one)

5th or 20th

Periodic Instructions:

Principal payment amount \$

Income (Only available for self-directed accounts and includes dividends, capital gains and interest. Excludes money market interest.)



STEP 6: AUTOMATED REQUIRED MINIMUM DISTRIBUTIONS (RMDs)

By selecting the Required Minimum Distribution (RMD) option, you agree to a “supplemental” distribution (up to the available cash in your account) to meet the RMD amount if the account’s RMD obligations for the year have not been met by the last day of the year.

Please note: Any additional distributions, either from one-time distribution(s) or additional periodic distribution plans, will not automatically reduce your annually calculated RMD scheduled payment amount. In addition, other attributes, such as the frequency or end date, of your periodic RMD payment schedule will not change. Therefore you may end up distributing more than your required minimum distribution amount for the year.

Select One:

New Request Change of Instruction

Frequency: If your request is received after your beginning date, your payment will be scheduled for the next available date based on your frequency. RMD payments are only available on the 20th of each month.

Monthly Quarterly Annually

Beginning (mm/yyyy)

/ 20

End After (mm/yyyy) (optional)

/ 20

IRA Owner: Scheduled RMD because you have reached your RMD Applicable Age (see page 1).

Beneficiary: Scheduled RMD from an Inherited IRA.*

*THIS OPTION IS INTENDED FOR IRA BENEFICIARIES WHO INHERITED ASSETS PRIOR TO JANUARY 1, 2020. If you inherited retirement assets on or after January 1, 2020, you may be subject to the 10-year distribution rule and should not be selecting this option unless you qualify as an Eligible Designated Beneficiary or you are a Designated Beneficiary who inherited from a decedent who had reached their required beginning date and you are required to take RMDs. Please note that if you are a beneficiary of an Inherited IRA, there are many factors that must be evaluated to determine when you must take RMDs depending on the beneficiary designation you fall under. TIAA Brokerage does not calculate nor provide tax advice so it is important to consult your professional tax advisor as to the best course of action related to your situation. Periodic distributions will be calculated for spouse and non-spouse beneficiaries based on the single life expectancy of the original beneficiary of the IRA. In order to calculate your RMD, please ensure that you have provided your advisor with the following information, if you have not already done so. Your advisor will add this information to your Account Profile to ensure your RMD is calculated annually.

Decedent's Date of Birth (original owner)

/

Decedent's Date of Death (original owner)

/

Original Beneficiary's

Date of Birth (for RMD Calculation)

/

Relationship to Decedent (relationship to original owner)





STEP 7: DELIVERY METHOD (SELECT ONE)

If left blank, delivery will be in the form of a check mailed to the address of record.

ACH requests cannot exceed \$250,000. Check and Fedwire requests over \$250,000 and/or any check made payable to alternate payee or address must be notarized.

Check Request (Payable to account owner and mailed to mailing address on file. Overnight requests must be delivered to the residential address on file.)

Overnight delivery (\$12 fee, weekday delivery only. Not available for recurring distributions. Unless indicated below, a signature will be required upon delivery.)

Waive signature requirement

Alternate Payee (Notary required)

First Name M. I. Last Name

Alternate Address (Notary required)

Mailing Address City State Zip Code

ACH to a bank profile already established on your Brokerage IRA
 If you do not have a bank profile on file, you may add one by logging in to your account at [TIAA.org](https://www.tiaa.org). Select **Actions**, click **Transfer Money** within the **Brokerage** menu or select **Transfer Money** from the **QUICK LINKS** menu within your account.

Bank Name Bank Account Last 4 Digits

Distribution to a taxable TIAA Brokerage account

Fedwire Funds request (Not available for periodic distributions or third-party wires. \$25 wire fee will be assessed to self-directed accounts only. Notary is required for gross distribution amounts greater than \$250,000.)

Receiving Bank ABA/Routing Number

Receiving Bank Address

Receiving Bank Account Registration/Owner's Name(s) Receiving Bank Account Number

Correspondent (Intermediary) Bank Name (if applicable) Correspondent Bank ABA/Routing Number (if applicable)

Correspondent (Intermediary) Bank Address





STEP 8: SIGNATURE AND NOTARY CERTIFICATION

This request cannot be processed without your signature and date. Must be dated within 30 days of receipt.

By signing this form, I acknowledge that I have read and understood the tax withholding instructions and TIAA-CREF Individual & Institutional Services, LLC ("TIAA") and Pershing, LLC ("Pershing") is not responsible for determining the appropriateness of the distribution and withholding election. Also, my federal and state income tax withholding election is applicable to any subsequent scheduled distributions, until I revoke the election under the procedure established by TIAA/Pershing. I certify that I have provided TIAA/Pershing with correct information, and I understand that a distribution or distributions will be made from my IRA based on that information, and as a result of this direction. I certify that this distribution request is in accordance with the provisions of the IRA and satisfies applicable federal and state law requirements. I understand that I am responsible for maintaining sufficient cash in my account to support these distributions. I understand that TIAA/Pershing does not provide tax or legal advice, and that TIAA/Pershing strongly recommends that I consult my tax or legal advisor prior to completing and signing this form. I hereby indemnify and hold harmless TIAA/Pershing and its affiliates for any tax consequences of this distribution request and the elections made above. TIAA/Pershing may rely on my certification without further investigation or inquiry and shall not be liable for any misrepresentation of fact. This authority is to remain in full force and effect until TIAA/Pershing has received written notification from me of its termination in such time and in such manner as to afford TIAA/Pershing and my bank/credit union a reasonable opportunity to act on it.

Note: Failure to take the RMD by the deadline could result in a 25% penalty tax on any portion of the RMD amount not withdrawn. This penalty could be reduced to 10% under certain circumstances. Please consult your professional tax advisor as to your individual tax situation.

As a reminder, if securities must be liquidated to accommodate a cash distribution, please ensure that the settlement date of the transaction occurs on or before the date the request is processed. Clients with instructions for scheduled periodic distributions may have already satisfied a portion of their RMD amount. As a result, only a portion of the calculated amount may need to be withdrawn to satisfy the RMD. Please note that this scheduled instruction will continue for the yearly RMD calculation, unless new instructions are received.

Last business day of the year processing: If your account has active scheduled RMD instructions, and the account's RMD obligation for the year has not been met by the last day of the year, a "supplemental" distribution (up to the available cash in your account) will occur in order to meet the RMD amount. For this purpose, we will add all scheduled and one-time distributions taken during the year when determining if the RMD has been met. Any changes that affect your calculation factor and/or the fair market value of the IRA for the previous year may affect the calculation of your RMD amount.

My signature below validates all elections made herein as legally valid and in effect, including all federal substitute withholding certificate elections I have made herein.

Substitute W-9 Request for Taxpayer Identification Number and Certification

Under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and (3) I am a U.S. citizen or other U.S. person (as defined in the form W-9 instructions); and (4) the FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding (as detailed in the box above).

Your Signature (IRA Account Owner)

Print Name and Title (if applicable)

Today's Date (mm/dd/yyyy)

 / / 20 



NOTARY PUBLIC CERTIFICATION

Notary is required for any request over \$250,000.

Print Name of signature that has been notarized

State

County

Notary Expiration
Date (mm/dd/yyyy)

 / / 20

On the date noted below, the subscriber known to me to be the person described in and who executed the foregoing instrument and he/she acknowledged to me that he/she executed the same.

FOR NOTARY PUBLICS IN FLORIDA

The foregoing instrument was acknowledged before me, by means of:

Physical presence

Online notarization

Notary Public's Signature

Today's Date (mm/dd/yyyy)

 / / 20

NOTE: A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

In this space, the Notary Public must provide his/her notarial number and the date the appointment expires.

OPTIONS TO RETURN COMPLETED FORM(S)

OPTION 1: Digitally sign and submit your form.

- If you received a digital form, complete the online signature digital process.

OPTION 2: Use the TIAA mobile app to quickly upload your completed document(s). It's as simple as taking a picture. Haven't downloaded the TIAA mobile app? Get it today in the App Store or Google Play.

- Tap the **Message Center** icon in the upper-right corner of your main screen.
- Go to the **Files** tab, select **Upload** and then follow the instructions.

OPTION 3: If you are using your personal computer, here's what you'll need to do to upload your completed document(s):

- Log in to your **TIAA.org** account and select the **Actions** tab.
- Choose **Upload document(s)** from the options presented.
- Select **Upload Files** and follow the step-by-step instructions.

OPTION 4: If you prefer to fax or mail this form, use the information provided below:

FAX:

800-914-8922 (within U.S.)

704-595-5795 (outside U.S.)

STANDARD MAIL:

TIAA

P.O. Box 1280

Charlotte, NC 28201-1280

OVERNIGHT DELIVERY:

TIAA

8500 Andrew Carnegie Blvd.

Charlotte, NC 28262





**WITHHOLDING CERTIFICATE FOR NONPERIODIC PAYMENTS
AND ELIGIBLE ROLLOVER DISTRIBUTIONS
SUBSTITUTE FORM W-4R FOR CASH WITHDRAWALS**

IRS FORM W-4R WITHHOLDING CERTIFICATE FOR NONPERIODIC PAYMENTS AND ELIGIBLE ROLLOVER DISTRIBUTIONS INSTRUCTIONS

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.

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.

2023 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 next page 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%
13,850	10%	27,700	10%	20,800	10%
24,850	12%	49,700	12%	36,500	12%
58,575	22%	117,150	22%	80,650	22%
109,225	24%	218,450	24%	116,150	24%
195,950	32%	391,900	32%	202,900	32%
245,100	35%	490,200	35%	252,050	35%
591,975*	37%	721,450	37%	598,900	37%

* If married filing separately, use \$360,725 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 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.





**WITHHOLDING CERTIFICATE FOR NONPERIODIC PAYMENTS
AND ELIGIBLE ROLLOVER DISTRIBUTIONS**
SUBSTITUTE FORM W-4R FOR CASH WITHDRAWALS

Note that the following payments are **not** eligible rollover distributions: (a) qualifying "hardship" distributions, and (b) distributions required by federal law, such as required minimum 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 the previous page 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 \$60,000 without the payment. Step 1: Because your total income without the payment, \$60,000, is greater than \$58,575 but less than \$109,225, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$80,000, is greater than \$58,575 but less than \$109,225, 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 \$42,500 without the payment. Step 1: Because your total income without the payment, \$42,500, is greater than \$24,850 but less than \$58,575, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$62,500, is greater than \$58,575 but less than \$109,225, the corresponding rate is 22%. The two rates differ. \$16,075 of the \$20,000 payment is in the lower bracket (\$58,575 less your total income of \$42,500 without the payment), and \$3,925 is in the higher bracket (\$20,000 less the \$16,075 that is in the lower bracket). Multiply \$16,075 by 12% to get \$1,929. Multiply \$3,925 by 22% to get \$863.50. The sum of these two amounts is \$2,792.50. This is the estimated tax on your payment. This amount corresponds to 14% of the \$20,000 payment (\$2,792.50 divided by \$20,000). Enter "14" on line 2.



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	
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.	
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, IA, 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.	10.75% of Total Distribution
Iowa - 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 about Iowa withholding, see Form IAW-4P at iowa.gov .	5.00% of Gross 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 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 <u>not</u> 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.