Dear

Why we are writing

We are writing regarding the change to the Survivor Benefit Plan (SBP) Optional Annuity for Dependent Children and the reversion of SBP annuity payments to eligible surviving spouses in 2023. Congress recently enacted significant changes to the SBP program that may enhance this benefit for you as the surviving spouse, but first we need to verify your eligibility for the program.

Our records show that when your spouse died, an election was made to pay the SBP annuity to the surviving child/children. Changes in the law, effective January 1, 2023, direct the SBP annuity to be paid to the member’s surviving spouse, if eligible, instead of the child(ren).

This packet includes the documents we need you to fill out and return. These documents will help us determine your eligibility for SBP annuity payments and set up your account to begin your payments (if you are eligible) when the changes take effect on January 1, 2023. See the information on the next page.

What you need to know

The Department of Defense Survivor Benefit Plan (SBP) provides financial support to military spouses and/or children when a military member dies on active duty or inactive duty in the line of duty. The Survivor Benefit Plan (SBP) provides eligible beneficiaries with a monthly payment known as an annuity. The recipient of an SBP annuity is referred to as the annuitant. The annuitant may be a surviving spouse or surviving child (but not both).

When a service member dies on active or inactive duty in the line of duty, the surviving spouse can request to have the SBP annuity paid directly to an eligible dependent child or children. This is called the “Optional Annuity for Dependent Children.” The option is available because until recently, there was a requirement for a spouse’s SBP payments to be offset (reduced) by the full amount of the spouse’s Dependency and Indemnity Compensation (DIC) payment from the Department of Veterans Affairs (VA). Payments to the surviving child were often considered a more favorable option because SBP paid to a child is not required to be offset (reduced) by the DIC payment.

The National Defense Authorization Act (NDAA) for Fiscal Year 2020 modified the law that requires an offset (reduction) of SBP payments for surviving spouses who are also entitled to DIC payments from the VA. It directed a phase-out period that will eventually eliminate the entire offset (reduction). Beginning on January 1, 2023, surviving spouses can receive full SBP payments from DoD/DFAS in addition to their full DIC payments from the VA.

The NDAA for Fiscal Year 2020 also directed that as of January 1, 2023, the Optional Annuity for Dependent Children will be eliminated and the SBP annuity payment must revert to the surviving spouse (if the surviving spouse submits documentation confirming eligibility).
Although the effective date of this change is not until 2023, we are reaching out early with the documents we need from you to assess your eligibility. We can now accept and begin reviewing your eligibility documents. If we receive the enclosed documents with the information we need from you early, we can provide you with the assessment of your future SBP eligibility well in advance of 2023.

If you remarried after the death of the member (before age 55), you may not be eligible for the SBP annuity. We must receive a reply from you, even if you believe you may not be eligible due to remarriage. If we have the documentation to make a determination that you are not eligible, we can continue to pay the annuity to an eligible child, even after January of 2023. However, if we do not receive documentation allowing us to confirm you are not eligible, the child annuity payments **must be suspended** as of January 2023 until we receive the documentation. Therefore, we ask that you complete and submit the attached documents even if you believe you may not be eligible for the SBP annuity.

Once we receive your documents, we anticipate that we will be able to provide you with the results of our review within 30-45 days of receiving all of the required information.

Please note that January 2023 benefits will be paid on **February 1, 2023**. SBP benefits are paid on the first day of the following month. Also, in most instances, SBP annuity payments are subject to federal taxes. State and local taxes vary. We are not able to withhold state or local taxes from SBP payments.

**What you need to do**

Please fill out, sign and return the following **four** enclosed documents as soon as possible, along with a copy of the first page of this letter: (1) DD Form 2656-7 Verification for Survivor Annuity; (2) Annuitant Certificate of Eligibility; (3) Direct Deposit form 1059; and (4) IRS W-4P Withholding Certificate for Pension or Annuity Payments. We would appreciate you submitting the documents by **March 1, 2022**.

We have enclosed instructions to guide you in filling out the forms and sending your documents. We also have a helpful Form Wizard for the DD 2656-7, a helpful how-to checklist, and options for submitting your documents online. Please see our special webpage: [https://www.dfas.mil/sbp2023childoptrev](https://www.dfas.mil/sbp2023childoptrev)

**If you have questions**

There is additional information and explanation on our special focus webpage. We will post updates on this webpage, so please plan to check it for news and information: [https://www.dfas.mil/sbp2023childoptrev](https://www.dfas.mil/sbp2023childoptrev)

If the webpage does not answer your question, you may write us at the address above, fax toll-free: 1-800-982-8459, or call our customer care center at (216) 522-5955 or (800) 321-1080. If you call the customer care center, please identify yourself as a surviving spouse with an optional dependent annuity.

Sincerely,
Retired and Annuitant Pay

Enclosures: Instructions, DD2656-7, Annuity COE, Form 1059, W4P
INSTRUCTIONS - Please use the instructions below that fit your individual situation.

If you are the surviving spouse of a service member who died on active duty or on inactive duty in the line of duty and you previously requested the Optional Annuity for Dependent Children, you may be eligible to begin receiving SBP annuity payments directly (without offset) beginning January 2023. We need the following documents to determine your eligibility.

Please fill out, sign and return the following four enclosed documents as soon as possible:
(1) 2656-7 Verification for Survivor Annuity form (please note: you can disregard sections 4, 5 and 6 on the 2656-7 form, so they have been removed on the enclosed special version); and
(2) Certificate of Eligibility (COE) for Surviving Spouse; and
(3) Direct Deposit form 1059; and
(4) IRS W-4P Withholding Certificate for Pension or Annuity Payments.

Please note: If you are the surviving spouse and you are not a US citizen or you are using an international bank, we will need additional documentation from you. Please see the webpage for special instructions: https://www.dfas.mil/sbp2023childoptrev

We would appreciate you submitting the documents no later than March 1, 2022.

We have a helpful Form Wizard for the 2656-7 form, a helpful how-to checklist, and options for submitting your documents online. See the Helpful Tips and Tools on the next page.

*   *   *

If you are the surviving spouse of a service member who died on active duty or on inactive duty in the line of duty and you previously requested the Optional Annuity for Dependent Children, and you believe you may not be eligible for the SBP annuity payments because you remarried after the death of the member and before age 55, we DO need the following documents to determine your eligibility.

Please fill out, sign and return the following two of the enclosed documents as soon as possible, along with supporting documents referred to on the COE. You do not need to fill out and return the W4P or the Direct Deposit form 1059 at this time.
(1) 2656-7 Verification for Survivor Annuity form (please note: you can disregard sections 4, 5 and 6 on the 2656-7 form, so they have been removed from the enclosed special version); and
(2) Certificate of Eligibility (COE) for Surviving Spouse

We would appreciate you submitting the documents no later than March 1, 2022. If your marital status changes, please notify us promptly, so we can re-determine your eligibility at that time.

We have a helpful Form Wizard for the 2656-7 form, a helpful how-to checklist, and options for submitting your documents online. Also, see the Helpful Tips and Tools on the next page.

*   *   *

If you are not the surviving spouse, and the surviving spouse has passed away:

To document a surviving spouse as deceased, we need a photocopy of the death certificate showing the cause of death. Please write the deceased member’s Social Security Number on the top of a photocopy of the spouse’s death certificate and include a photocopy of the first page of the cover letter in this package with the photocopy of the spouse’s death certificate, as well as a note with your full name and phone number. They can be either mailed, faxed or uploaded online as PDFs via the askDFAS online upload tool on our website. See the next page for information.
HELPFUL TOOLS AND TIPS

Helpful Tools

- Use our **2656-7 Form Wizard** to help you fill out the 2656-7 form easily and correctly, which also lets you electronically sign the form! It’s downloadable from: [https://www.dfas.mil/sbp2023childoptrev](https://www.dfas.mil/sbp2023childoptrev)
- Or download a special **How-To Checklist** from: [https://www.dfas.mil/sbp2023childoptrev](https://www.dfas.mil/sbp2023childoptrev)
- Upload a PDF of your completed/signed documents via the **online upload tool** (this link is case-sensitive): [https://go.usa.gov/xMF3V](https://go.usa.gov/xMF3V)
- When you upload your completed/signed documents via our online upload tool ([https://go.usa.gov/xMF3V](https://go.usa.gov/xMF3V)) and provide your email address, we will send you email status notifications: (1) when we receive your documents, (2) when we begin work on your documents, and (3) when we complete work on your documents
- Once we complete work on your documents, we will send you a postal letter with the eligibility determination and additional information.

Tips

- You can disregard sections 4, 5 and 6 on the 2656-7 form (they have been removed from the enclosed special version). They are not applicable in this situation.
- Remember to sign your documents! We are unable to process documents without a signature.
- Keep a copy of your completed/signed documents.
- There is additional information and explanation on our special focus webpage. We post updates on this webpage, so please plan to check it for news and information: [https://www.dfas.mil/sbp2023childoptrev](https://www.dfas.mil/sbp2023childoptrev)

Submitting Your Documents

Send your completed documents (keep a copy of your completed/signed documents):

**Online upload:**
Upload a PDF of your completed/signed documents via the AskDFAS online upload tool on DFAS.mil (this link is case-sensitive): [https://go.usa.gov/xMF3V](https://go.usa.gov/xMF3V)

**Or mail to:**
Defense Finance and Accounting Service
U.S. Military Annuitant Pay
8899 E 56th Street
Indianapolis, IN 46249-1300

**Or fax toll-free to:** 1-800-982-8459

Additional Reminders

- Please remember to **update us** if your mailing address, direct deposit, or marital status changes between the time you send in your documents and January 1, 2023.
- January 2023 benefits will be paid on **February 1, 2023**. SBP benefits are paid on the first business day of the following month.
- SBP payments are subject to federal taxes. State and local taxes vary. We are not able to withhold state or local taxes from SBP payments.
**VERIFICATION FOR SURVIVOR ANNUITY - SPECIAL**

**PRIVACY ACT STATEMENT**

**AUTHORITY:** 10 U.S.C. Chapter 73, subchapters II and III Survival Benefit Plan; DoD Instruction 1332.42, Survivor Annuity Program Administration; and E.O. 9397 (SSN), as amended. **PRINCIPAL PURPOSE(S):** Used by the surviving spouse to verify eligibility for an annuity under the Retired Serviceman's Family Protection Plan (RSFPP), Survivor Benefit Plan (SBP), and/or Reserve Component Survivor Benefit Plan (RCSBP). **ROUTINE USE(S):** The System of Record Notice (SORN) T7347b is published at: https://www.federalregister.gov/documents/2009/01/07/E9-41/privacy-act-of-1974-systems-of-records. **DISCLOSURE:** Voluntary; however, failure to provide identifying information may delay the verification process and any subsequent payment.

**INSTRUCTIONS**

Please verify that the information provided below is correct. Please provide any missing information and line through and correct any errors. After verifying the information provided, please sign the form below and return it to: Defense Finance and Accounting Service, U.S. Military Annuitant Pay, 8899 E. 56th Street, Indianapolis, IN 46249-1300 or fax it to DFAS toll-free at 1-800-982-8459. If you have questions or need assistance completing this form, please contact DFAS toll-free at 1-800-321-1080.

1. **DECEASED MEMBER DATA VERIFICATION**
   - a. **DECEASED MEMBER’S NAME** (Last, First, Middle Initial)
   - b. **SOCIAL SECURITY NUMBER**
   - c. **DATE OF BIRTH** (YYYYMMDD)
   - d. **DATE OF DEATH** (YYYYMMDD)
   - e. **BRANCH OF SERVICE**
   - f. **RANK/RATE**

2. **CLAIMANT VERIFICATION**
   - a. **CLAIMANT’S NAME** (Last, First, Middle Initial)
   - b. **SOCIAL SECURITY NUMBER**
   - c. **DATE OF BIRTH** (YYYYMMDD)
   - d. **TELEPHONE** (Include Area Code)
   - e. **CITIZEN OF** (Country)
     - United States of America
   - f. **IF YOU ARE A NONRESIDENT ALIEN, X HERE, ENTER YOUR COUNTRY OF RESIDENCE, AND SEE NOTE.**
     - **NOTE:** ALIEN TAX WITHHELD: Nonresident aliens are automatically taxed at the rate of 30 percent, unless there is a tax treaty between the United States and the foreign country permitting a lesser rate. If the country in which the annuitant lives has a tax treaty with the United States, then complete IRS Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding showing the country of residence. This Form may be obtained from any United States Internal Revenue Service Office, United States consulate office, on the Internet at www.irs.gov/pub/irs-pdf/fw8ben.pdf, or by calling the Defense Finance and Accounting Service, toll free 1-800-321-1080 or from overseas (216) 522-5955. The Defense Finance and Accounting Service will mail foreign annuitants IRS Form 1042-S, Foreign Person's U.S. Source Income Subject to Withholding, at the end of each year for tax reporting purposes.
   - g. **TYPE OF BENEFIT CLAIMED**
     - SBP
     - RCSBP
     - RSFPP
   - i. **CORRESPONDENCE ADDRESS** (Street, Apartment Number, City, State and ZIP Code)

3. **THE FOLLOWING SECTION APPLIES TO SPOUSE APPLICANTS ONLY**
   - a. **I CERTIFY THAT I WAS LEGALLY MARRIED TO THE MEMBER ON THE DATE OF DEATH:**
     - YES
     - NO
   - (1) If YES, please verify date of marriage to member:
     - (If blank or incorrect, please provide correct marriage date)
   - (2) If NO, please provide the date of divorce: (YYYYMMDD)
   - b. **ARE THERE CHILDREN UNDER AGE 23 OR INCAPACITATED OF THE DECEASED MEMBER?**
     - YES
     - NO
   - (1) **NAME** (Last, First Middle Initial)
   - (2) **SSN**
   - (3) **DATE OF BIRTH** (YYYYMMDD)
   - I understand that my annuity may be affected if I am receiving any other military survivor annuity of any kind from this deceased member or any other deceased member. I also understand that I am obligated to notify DFAS of any other annuities that might affect my entitlement.

   c. **ARE YOU RECEIVING ANY OTHER ANNUITY FROM DFAS BASED ON THE MILITARY RECORD OF ANY OTHER DECEASED MILITARY RETIREE?**
     - YES
     - NO
   - (1) Name of Deceased Retiree (Last, First, Middle Initial)
   - (2) SSN
   - (3) **COVERAGE TYPE**
     - SBP
     - RSFPP
   - (4) **MONTHLY BENEFIT AMOUNT** $
### 7. CLAIM CERTIFICATION AND SIGNATURE (To be completed by ALL applicants)

The claimant or authorized representative must sign. The signature must be that of: the claimant or for the annuitant by: the legal representative; guardian; or custodian. Failure to sign will delay payment of the annuity.

<table>
<thead>
<tr>
<th>a. SIGNATURE OF CLAIMANT OR LEGAL REPRESENTATIVE (If applicable)</th>
<th>b. DATE SIGNED (YYYYMMDD)</th>
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CERTIFICATE OF ELIGIBILITY (COE) FOR SURVIVING SPOUSE

1. Member’s First and Last Name: ___________________

2. Member’s Social Security Number: ________________

3. Surviving Spouse First Name and Last Name: ________________

4. Surviving Spouse Date of Birth (MM/DD/YYYY): ________________

5. Surviving Spouse Social Security Number: ________________

6. Your marital status is required to establish your eligibility to receive an SBP annuity beginning January 2023. Please place an ‘X’ in the applicable boxes below and provide supporting documentation if requested:

☐ A. I did not marry after the death of the military member noted above.
☐ B. I am currently married* and my age at the time of marriage was ________.
   *Please include a photocopy of the marriage certificate when submitting this COE.
☐ C. I married* after the death of the military member noted above. My age at the time of marriage was ________. The marriage has since ended due to annulment, death or divorce and I am currently unmarried.
   *Please include a photocopy of the marriage certificate and divorce order, annulment order, and/or death certificate when submitting this COE.

7. Complete 7A OR 7B below:

<table>
<thead>
<tr>
<th>7A) If you are the SURVIVING SPOUSE completing this COE please certify and sign here:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Certification. I certify that I am the surviving spouse of the above named member and the information above is correct. I am providing a copy of all marriage certificates, divorce orders, annulment orders, and/or death certificates not previously provided to DFAS. I will promptly notify DFAS, at the above address, if any changes occur in my marital status.</td>
</tr>
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</table>

<table>
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<tr>
<th>Signature of surviving spouse:</th>
<th>Date (MM/DD/YYYY):</th>
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</table>
### Instructions for Completing the COE for Surviving Spouses

**Note:** Please fill in the Member’s last name and Social Security Number at the top of Page 2

1. Fill in deceased Member’s first and last name
2. Fill in deceased Member’s Social Security number
3. Fill in your/Surviving Spouse’s first and last name
4. Fill in your/Surviving Spouse’s date of birth (use two-digit month/two-digit day/four-digit year)
5. Fill in your/Surviving Spouse’s Social Security number
6. Place an ‘X’ in the applicable box(es): A, B, and/or C; and
   - **If you chose “B. I am currently married”** fill in your age on the date of marriage and include a photocopy of the marriage certificate with this COE.
   - **If you chose, “C. I married after the death of the military member noted above. The marriage has since ended due to annulment, death or divorce,”** fill in your age on the date of marriage and include a photocopy of the marriage certificate and divorce order, annulment order, or death certificate with this COE.
7. If you are the Surviving Spouse, sign and date in 7A.

**OR, if you are the Legal Representative of an incapacitated surviving spouse, sign and date in 7B and include a photocopy of the legal document or court order granting you the authority to act on the surviving spouse’s behalf.**

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**NOTE:** By providing your signature you are certifying that all information provided is true and correct to the best of your knowledge and belief. You further agree to return all overpayments of benefits to which you are not entitled under the law. Any intentionally false statement, willful concealment of material fact, or use of a writing or document knowing the same to contain a false, fictitious, or fraudulent statement or entry, is a violation of the law punishable by a fine of not more than $10,000 or imprisonment of not more than 5 years, or both. (18 U.S.C. 1001).”
# DIRECT DEPOSIT AUTHORIZATION

**FOR PROCESSING FEDERAL NET PAYMENTS**

(Refer to instructions for preparing authorization before completing the form.)

## SECTION 1 - RECIPIENT INFORMATION

<table>
<thead>
<tr>
<th>YOUR SOCIAL SECURITY NUMBER</th>
<th>RETIREE'S SOCIAL SECURITY NUMBER</th>
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<th>YOUR NAME (Last, First MI)</th>
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<tr>
<th>YOUR HOME TELEPHONE NUMBER</th>
<th>YOUR WORK TELEPHONE NUMBER</th>
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<th>YOUR HOME / CORRESPONDENCE ADDRESS</th>
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## SECTION II - ACCOUNT INFORMATION

<table>
<thead>
<tr>
<th>TYPE OF ACCOUNT</th>
<th>TYPE OF PAYMENT</th>
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<tbody>
<tr>
<td>CHECKING</td>
<td>COMMUNITY PROPERTY</td>
</tr>
<tr>
<td>SAVINGS</td>
<td>CHILD SUPPORT</td>
</tr>
<tr>
<td></td>
<td>ALIMONY</td>
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<td></td>
<td>SBP</td>
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NOTE: IF YOU SELECTED A CHECKING ACCOUNT, A VOIDED PERSONAL CHECK OR SHAREDRAFT MUST BE ATTACHED, IN ADDITION TO COMPLETING ITEMS 8 THROUGH 12 OF THIS SECTION. SEE INSTRUCTIONS ON THE BACK OF THIS FORM.

<table>
<thead>
<tr>
<th>ROUTING TRANSIT NUMBER</th>
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<th>ACCOUNT NUMBER</th>
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<table>
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<tr>
<th>ACCOUNT TITLE (Account Holder’s Name)</th>
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<tr>
<th>FINANCIAL INSTITUTION NAME AND ADDRESS</th>
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## SECTION III AUTHORIZATION

<table>
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<th>RECIPIENT’S SIGNATURE</th>
<th>DATE (YYYYMMDD)</th>
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DFAS-CL FORM 1059, FEBRUARY 02 (FF)  *(Replaces DFAS-CL 7330/2)*
PRIVACY ACT STATEMENT
Collection of the information you are requested to provide on this form is authorized under 31 CFR 209 and/or 210. The information is confidential and is needed to prove entitlement to payments. The information will be used to process payment data from the federal agency to the financial institution and/or its agent.

INSTRUCTIONS FOR PREPARING AUTHORIZATION

PURPOSE - You may use this form to provide instructions for processing your net pay. Failure to provide the requested information may affect the processing of this form and may delay or prevent the receipt of payments through the Direct Deposit / Electronic Funds Transfer Program.

SECTION I - EMPLOYEE / MEMBER / ANNUITANT INFORMATION (ITEMS 1-5)
You must complete all blocks after carefully reading the instructions and Privacy Act Statement. You must keep the agency informed of any address change to remain qualified for payments.

SECTION II - DIRECT DEPOSIT ACCOUNT INFORMATION

ITEM 6 - TYPE OF ACCOUNT - Place "X" in the appropriate box, to indicate if you want your payment to be sent to a checking or savings account.

ITEM 7 - TYPE OF PAYMENT - Place an "X" in the appropriate box to indicate what type of payment you want sent by Direct Deposit.

ITEM 8 - ROUTING TRANSIT NUMBER - Your financial institution’s 9-digit routing transit number. See the illustration below.

ITEM 9 - ACCOUNT NUMBER - Your account number at your financial institution. See the illustration below.

ITEM 10 - ACCOUNT TITLE - The depositor’s name on the account at the financial institution. See the illustration below.

SECTION III - AUTHORIZATION

ITEMS 12 AND 13 - You must sign and date this form before the authorization can be processed.

FOR CANCELLATIONS - This authorization will remain in effect until you cancel by providing a written notice to the DoD Agency or by your death or legal incapacity. Upon cancellation, you should notify the receiving financial institution. The authorization may be cancelled by the financial institution by providing you a written notice 30 days in advance of the cancellation date. You must immediately advise the DoD Agency if the authorization is cancelled by the financial institution. The financial institution cannot cancel the authorization by advice to the Government Agency.
Withholding Certificate for Pension or Annuity Payments

**Future developments.** For the latest information about any future developments related to Form W-4P, such as legislation enacted after it was published, go to www.irs.gov/FormW4P.

**Purpose of form.** Form W-4P is for U.S. citizens, resident aliens, or their estates who are recipients of pensions, annuities (including commercial annuities), and certain other deferred compensation. Use Form W-4P to tell payers the correct amount of federal income tax to withhold from your payment(s). You may also use Form W-4P to choose (a) not to have any federal income tax withheld from the payment (except for eligible rollover distributions or for payments to U.S. citizens to be delivered outside the United States or its possessions), or (b) to have an additional amount of tax withheld.

Your options depend on whether the payment is periodic, nonperiodic, or an eligible rollover distribution, as explained on pages 2 and 3. Your previously filed Form W-4P will remain in effect if you don’t file a Form W-4P for 2021.

**General Instructions**

Section references are to the Internal Revenue Code.

Follow these instructions to determine the number of withholding allowances you should claim for pension or annuity payment withholding for 2021 and any additional amount of tax to have withheld. Complete the worksheet(s) using the taxable amount of the payments.

If you don’t want any federal income tax withheld (see *Purpose of form*, earlier), you can skip the worksheets and go directly to the Form W-4P below.

**Sign this form.** Form W-4P is not valid unless you sign it.

You can also use the estimator at www.irs.gov/W4App to determine your tax withholding more accurately. Consider using this estimator if you have a more complicated tax situation, such as if you have more than one pension or annuity, a working spouse, or a large amount of income outside of your pensions. After your Form W-4P takes effect, you can also use this estimator to see how the amount of tax you’re having withheld compares to your projected total tax for 2021. If you use the estimator, you don’t need to complete any of the worksheets for Form W-4P.

Note that 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.

**Filers with multiple pensions or more than one income.** If you have more than one source of income subject to withholding (such as more than one pension or a pension and a job, or you’re married filing jointly and your spouse is working), read all of the instructions, including the instructions for the Multiple Pensions/More-Than-One-Income Worksheet, before beginning.

**Other income.** If you have a large amount of income from other sources not subject to withholding (such as interest, dividends, or capital gains), consider making estimated tax payments using Form 1040-ES, Estimated Tax for Individuals. Otherwise, you might owe additional tax. See Pub. 505, Tax Withholding and Estimated Tax, for more information. Get Form 1040-ES and Pub. 505 at www.irs.gov/FormsPubs. Or, you can use the Deductions, Adjustments, and Additional Income Worksheet on page 5 or the estimator at www.irs.gov/W4Ap to make sure you have enough tax withheld from your payments. If you have income from wages, see Pub. 505 or use the estimator at www.irs.gov/W4App to find out if you should adjust your withholding on Form W-4 or Form W-4P.

**Note:** Social security and railroad retirement payments may be includable in income. See Form W-4V, Voluntary Withholding Request, for information on voluntary withholding from these payments.

**Withholding From Pensions and Annuities**

Generally, federal income tax withholding applies to the taxable part of payments made from pension, profit-sharing, stock bonus, annuity, and certain deferred compensation plans; from individual retirement arrangements [IRAs]; and from commercial annuities. The method and rate of withholding depend on (a) the kind of payment you receive; (b) whether the payments are to be delivered outside the United States or its possessions; and (c) whether the recipient is a nonresident alien individual, a nonresident alien beneficiary, or a foreign estate. Qualified distributions from a designated Roth account or Roth IRA are nontaxable and, therefore, not subject to withholding. See page 3 for special withholding rules that apply to payments to be delivered outside the United States and payments to foreign persons.

---

Separate here and give Form W-4P to the payer of your pension or annuity. Keep the worksheet(s) for your records.

---

**Form W-4P**

Department of the Treasury
Internal Revenue Service

**Withholding Certificate for Pension or Annuity Payments**

For Privacy Act and Paperwork Reduction Act Notice, see page 6.

**Your first name and middle initial**

**Last name**

**Your social security number**

**Home address (number and street and rural route)**

**City or town, state, and ZIP code**

Claim or identification number (if any) of your pension or annuity contract

Complete the following applicable lines.

1. Check here if you **do not want any** federal income tax withheld from your pension or annuity. (Don’t complete line 2 or 3.) □

2. Total number of allowances and marital status you’re claiming for withholding from each **periodic** pension or annuity payment. (You may also designate an additional dollar amount on line 3.) ▶

   **Marital status:** □ Single □ Married □ Married, but withholding at higher Single rate.

   (Enter number of allowances.)

3. Additional amount, if any, you want withheld from each pension or annuity payment. (**Note:** For periodic payments, you can’t enter an amount here without entering the number (including zero) of allowances on line 2.) ▶

Your signature ▶

Date ▶
Because your tax situation may change from year to year, you may want to refigure your withholding each year. You can change the amount to be withheld by using lines 2 and 3 of Form W-4P.

**Choosing not to have income tax withheld.** You (or in the event of death, your beneficiary or estate) can choose not to have federal income tax withheld from your payments by using line 1 of Form W-4P. For an estate, the election to have no income tax withheld may be made by the executor or personal representative of the decedent. Enter the estate’s employer identification number (EIN) in the area reserved for “Your social security number” on Form W-4P.

You may not make this choice for eligible rollover distributions. See **Eligible rollover distribution—20% withholding** below.

**Caution:** There are penalties for not paying enough federal income tax during the year, either through withholding or estimated tax payments. New retirees, especially, should see Pub. 505. It explains your estimated tax requirements and describes penalties in detail. You may be able to avoid quarterly estimated tax payments by having enough tax withheld from your pension or annuity using Form W-4P.

**Periodic payments.** Withholding from periodic payments of a pension or annuity is figured using certain withholding tables that are also used to figure withholding from wages. Periodic payments are made in installments at regular intervals over a period of more than 1 year. They may be paid annually, quarterly, monthly, etc. If you want federal income tax to be withheld, you must designate the number of withholding allowances on line 2 of Form W-4P and indicate your marital status by checking the appropriate box. You can’t designate a specific dollar amount to be withheld. However, you can designate an additional amount to be withheld on line 3.

If you don’t want any federal income tax withheld from your periodic payments, check the box on line 1 of Form W-4P and submit the form to your payer. However, see Payments to Foreign Persons and Payments To Be Delivered Outside the United States on page 3.

**Caution:** If you don’t submit Form W-4P to your payer, the payer must withhold from periodic payments as if you’re married claiming three withholding allowances. Generally, this means that tax will be withheld if the taxable amount of your pension or annuity is at least $2,100 a month.

If you submit a Form W-4P that doesn’t contain your correct social security number (SSN), the payer must withhold as if you’re single claiming zero withholding allowances even if you checked the box on line 1 to have no federal income tax withheld.

There are some kinds of periodic payments for which you can’t use Form W-4P because they’re already defined as wages subject to federal income tax withholding. These payments include retirement pay for service in the U.S. Armed Forces and payments from certain nonqualified deferred compensation plans and tax-exempt organizations’ deferred compensation plans described in section 457. Your payer should be able to tell you whether Form W-4P applies.

For periodic payments, your Form W-4P stays in effect until you change or revoke it. Your payer must notify you each year of your right to choose not to have federal income tax withheld (if permitted) or to change your choice.

**Nonperiodic payments—10% withholding.** Your payer must withhold at a flat 10% rate from the taxable amount of nonperiodic payments (but see **Eligible rollover distribution—20% withholding** below) unless you choose not to have federal income tax withheld. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. You can choose not to have federal income tax withheld from a nonperiodic payment (if permitted) by submitting Form W-4P (containing your correct SSN) to your payer and checking the box on line 1. However, see Payments to Foreign Persons and Payments To Be Delivered Outside the United States on page 3. Generally, your choice not to have federal income tax withheld will apply to any later payment from the same plan. You can’t use line 2 for nonperiodic payments. But you may use line 3 to specify an additional amount that you want withheld.

**Caution:** If you submit a Form W-4P that doesn’t contain your correct SSN, the payer can’t honor your request not to have income tax withheld and must withhold 10% of the payment for federal income tax.

**Eligible rollover distribution—20% withholding.** Distributions you receive from qualified pension or annuity 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 flat 20% federal withholding rate on the taxable amount of the distribution. The 20% withholding rate is required, and you can’t choose not to have income tax withheld from eligible rollover distributions. Don’t give Form W-4P to your payer unless you want an additional amount withheld. In that case, complete line 3 of Form W-4P and submit the form to your payer.
Note: The payer won’t withhold federal income tax if the entire distribution is transferred by the plan administrator in a direct rollover to a traditional IRA or another eligible retirement plan (if allowed by the plan), such as a 401(k) plan, qualified pension plan, governmental section 457(b) plan, section 403(b) contract, or tax-sheltered annuity.

Distributions that are (a) required by federal law, (b) one of a specified series of equal payments, or (c) qualifying “hardship” distributions are not “eligible rollover distributions” and aren’t subject to the mandatory 20% federal income tax withholding. See Pub. 505 for details. See also Nonperiodic payments—10% withholding on page 2.

Tax relief for victims of terrorist attacks. For tax years ending after September 10, 2001, disability payments for injuries incurred as a direct result of a terrorist attack directed against the United States (or its allies), whether outside or within the United States, aren’t included in income. You may check the box on line 1 of Form W-4P and submit the form to your payer to have no federal income tax withheld from these disability payments. However, you must include in your income any amounts that you received or would’ve received in retirement had you not become disabled as a result of a terrorist attack. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

Changing Your “No Withholding” Choice

Periodic payments. If you previously chose not to have federal income tax withheld and you now want withholding, complete another Form W-4P and submit it to your payer. If you want federal income tax withheld at the 2021 default rate (married with three allowances), write “Revoked” next to the checkbox on line 1 of the form. If you want tax withheld at a different rate, complete line 2 on the form.

Nonperiodic payments. If you previously chose not to have federal income tax withheld and you now want withholding, write “Revoked” next to the checkbox on line 1 and submit the Form W-4P to your payer.

Payments to Foreign Persons and Payments To Be Delivered Outside the United States

Unless you’re a nonresident alien, withholding (in the manner described above) is required on any periodic or nonperiodic payments that are to be delivered to you outside the United States or its possessions. Don’t check the box on line 1 of Form W-4P. See Pub. 505 for details.

In the absence of a tax treaty exemption, nonresident aliens, nonresident alien beneficiaries, and foreign estates are generally subject to a 30% federal withholding tax under section 1441 on the taxable portion of a periodic or nonperiodic pension or annuity payment that is from U.S. sources. However, most tax treaties provide that private pensions and annuities are exempt from withholding and tax. Also, payments from certain pension plans are exempt from withholding even if no tax treaty applies. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for details. A foreign person should submit Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals), to the payer before receiving any payments. The Form W-8BEN must contain the foreign person’s taxpayer identification number (TIN).

Statement of Federal Income Tax Withheld From Your Pension or Annuity

By January 31 of next year, your payer will furnish a statement to you on Form 1099-R, Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc., showing the total amount of your pension or annuity payments and the total federal income tax withheld during the year. If you’re a foreign person who has provided your payer with Form W-8BEN, your payer will instead furnish a statement to you on Form 1042-S, Foreign Person’s U.S. Source Income Subject to Withholding, by March 15 of next year.

Specific Instructions

Personal Allowances Worksheet

Complete this worksheet on page 4 first to determine the number of withholding allowances to claim.

Line C. Head of household please note: Generally, you can claim head of household filing status on your tax return only if you’re unmarried and pay more than 50% of the costs of keeping up a home for yourself and a qualifying individual. See Pub. 501 for more information about filing status.

Line D. Child tax credit. When you file your tax return, you may be eligible to claim a child tax credit for each of your eligible children. To qualify, the child must be under age 17 as of December 31, must be your dependent who generally lives with you for more than half the year, and must have the required SSN. To learn more about this credit, see Pub. 972, Child Tax Credit and Credit for Other Dependents. To reduce the tax withheld from your payments by taking this credit into account, follow the instructions on line D of the worksheet. On the worksheet, you will be asked about your total income. For this purpose, total income includes all of your pensions, wages, and other income, including income earned by a spouse if you’re filing a joint return.

Line E. Credit for other dependents. When you file your tax return, you may be eligible to claim a credit for other dependents for whom a child tax credit can’t be claimed, such as a qualifying child who does not meet the age or SSN requirement for the child tax credit, or a qualifying relative. To learn more about this credit, see Pub. 972. To reduce the tax withheld from your payments by taking this credit into account, follow the instructions on line E of the worksheet. On the worksheet, you will be asked about your total income. For this purpose, total income includes all of your pensions, wages, and other income, including income earned by a spouse if you’re filing a joint return.

Line F. Other credits. You may be able to reduce the tax withheld from your payments if you expect to claim other tax credits, such as tax credits for education (discussed in Pub. 970). If you do so, your payments will be larger, but the amount of any refund that you receive when you file your tax return will be smaller. Follow the instructions for the worksheet for converting credits to allowances in Pub. 505 if you want to reduce your withholding by taking these credits into account. If you figure all your credits using that worksheet in Pub. 505, enter “-0-” on lines D and E.

Deductions, Adjustments, and Additional Income Worksheet

Complete this worksheet to determine if you’re able to reduce the tax withheld from your pension or annuity payments to account for your itemized deductions and other adjustments to income, such as deductible IRA contributions. If you do so, your refund at the end of the year will be smaller, but your payments will be larger. You’re not required to complete this worksheet or reduce your withholding if you don’t wish to do so.

You can also use this worksheet to figure out how much to increase the tax withheld from your payments if you have a large amount of other income not subject to withholding, such as interest, dividends, or capital gains.

Another option is to take these items into account and make your withholding more accurate by using the estimator at www.irs.gov/W4App. If you use the estimator, you don’t need to complete any of the worksheets for Form W-4P.

Multiple Pensions/More-Than-One-Income Worksheet

Complete this worksheet if you receive more than one pension, if you have a pension and a job, or if you’re married filing jointly and have a working spouse or a spouse who receives a pension. If you don’t complete this worksheet, you might have too little tax withheld. If so, you will generally owe tax when you file your tax return and may be subject to a penalty.
Use the Multiple Pensions/More-Than-One-Income Worksheet from only one Form W-4P to figure the number of allowances you’re entitled to claim and any additional amount of tax to withhold from all pensions. If you (and/or your spouse if filing jointly) have two or more pensions, withholding will generally be more accurate if only the Form W-4P for the highest paying pension (a) claims any allowances after lines A through B in the Personal Allowances Worksheet or any allowances in the Deductions, Adjustments, and Additional Income Worksheet; and (b) uses the Multiple Pensions/More-Than-One-Income Worksheet. If you (and/or your spouse if filing jointly) have a pension and a job, withholding will generally be more accurate if the Form W-4P for the pension doesn’t claim any allowances after lines A through B in the Personal Allowances Worksheet or any allowances in the Deductions, Adjustments, and Additional Income Worksheet. However, you may need to use the Multiple Pensions/More-Than-One-Income Worksheet. If you (and/or your spouse if filing jointly) have more than one pension (or a pension and a job) and you need to complete a new Form W-4P or Form W-4 for a pension or a job, you (and/or your spouse) will generally get more accurate withholding by completing new Form(s) W-4P or Form(s) W-4 for all other pensions and jobs. See Pub. 505 for details.

Another option is to use the estimator at www.irs.gov/W4App to figure your withholding more precisely.

---

**Personal Allowances Worksheet (Keep for your records.)**

| A | Enter “2” for yourself ..................................... | A |
| B | Enter “1” if you will file as married filing jointly ............... | B |
| C | Enter “1” if you will file as head of household .................. | C |
| D | Child tax credit. See Pub. 972 for more information. |
|   | • If your total income will be less than $72,351 ($105,051 if married filing jointly), enter “4” for each eligible child. |
|   | • If your total income will be from $72,351 to $181,950 ($105,051 to $351,400 if married filing jointly), enter “2” for each eligible child. |
|   | • If your total income will be from $181,951 to $200,000 ($351,401 to $400,000 if married filing jointly), enter “1” for each eligible child. |
| E | Credit for other dependents. See Pub. 972 for more information. |
|   | • If your total income will be less than $72,351 ($105,051 if married filing jointly), enter “1” for each eligible dependent. |
|   | • If your total income will be from $72,351 to $181,950 ($105,051 to $351,400 if married filing jointly), enter “1” for every two dependents (for example, “-0-” for one dependent, “1” if you have two or three dependents, and “2” if you have four dependents). |
|   | • If your total income will be higher than $181,950 ($351,400 if married filing jointly), enter “-0-” ............. | E |
| F | Other credits. If you have other credits, see the worksheet for converting credits to allowances in Pub. 505 and enter the amount from that worksheet here. If you figure all your credits using that worksheet in Pub. 505, enter “-0-” on lines D and E ................. | F |
| G | Add lines A through F and enter the total here ......................... | G |

**For accuracy, complete all worksheets that apply.**

- If you plan to **itemize** or **claim adjustments to income** and want to reduce your withholding, or if you have a large amount of other income not subject to withholding and want to increase your withholding, see the Deductions, Adjustments, and Additional Income Worksheet on page 5.
- If you have **more than one source of income subject to withholding** or are **married filing jointly** and you and your spouse both have income subject to withholding and your combined income from all sources exceeds $13,000 ($25,000 if married filing jointly), see the Multiple Pensions/More-Than-One-Income Worksheet on page 5 to avoid having too little tax withheld, or use the estimator for more accuracy.
- If **neither** of the above situations applies, **stop here** and enter the number from line G on line 2 of Form W-4P above.
## Deductions, Adjustments, and Additional Income Worksheet

**Note:** Use this worksheet only if you plan to itemize deductions, claim certain adjustments to income, or have a large amount of other income not subject to withholding.

1. Enter an estimate of your 2021 itemized deductions. These include qualifying home mortgage interest, charitable contributions, state and local taxes (up to $10,000), and medical expenses in excess of 7.5% of your income. See Pub. 505 for details.  
   - $25,100 if you’re married filing jointly or qualifying widow(er)
   - $18,800 if you’re head of household
   - $12,550 if you’re single or married filing separately  
   1 \[ \text{\$} \]

2. Enter: \[ \{ \text{\$25,100 if you’re married filing jointly or qualifying widow(er)} \]  
   \[ \text{\$18,800 if you’re head of household} \]  
   \[ \text{\$12,550 if you’re single or married filing separately} \]  
   2 \[ \text{\$} \]

3. Subtract line 2 from line 1. If zero or less, enter “-0-".  
   3 \[ \text{\$} \]

4. Enter an estimate of your 2021 adjustments to income, qualified business income deduction, and any additional standard deduction for age or blindness. See Pub. 505 for information about these items.  
   4 \[ \text{\$} \]

5. Add lines 3 and 4 and enter the total.  
   5 \[ \text{\$} \]

6. Enter an estimate of your 2021 other income not subject to withholding (such as dividends, interest, or capital gains).  
   6 \[ \text{\$} \]

7. Subtract line 6 from line 5. If zero, enter “-0-". If less than zero, enter the amount in parentheses.  
   7 \[ \text{\$} \]

8. Divide the amount on line 7 by $4,300 and enter the result here. If a negative amount, enter in parentheses. Drop any fraction.  
   8 \[ \text{\$} \]

9. Enter the number from the **Personal Allowances Worksheet**, line G, on page 4.  
   9 \[ \text{\$} \]

10. Add lines 8 and 9 and enter the total here. If zero or less, enter “-0-”. If you plan to use the **Multiple Pensions/More-Than-One-Income Worksheet**, also enter this total on line 1 below. Otherwise, stop here and enter this total on Form W-4P, line 2, on page 1.  
    10 \[ \text{\$} \]

## Multiple Pensions/More-Than-One-Income Worksheet

**Note:** Use this worksheet only if the instructions under line G from the **Personal Allowances Worksheet** direct you here. This applies if you (and your spouse if married filing jointly) have more than one source of income subject to withholding (such as more than one pension, or a pension and a job, or you have a pension and your spouse works).

1. Enter the number from the **Personal Allowances Worksheet**, line G, on page 4 (or from line 10 above if you used the **Deductions, Adjustments, and Additional Income Worksheet**).  
   1 \[ \text{\$} \]

2. Find the number in **Table 1** on page 6 that applies to the **LOWEST** paying pension or job and enter it here. However, if you’re married filing jointly and the amount from the highest paying pension or job is $75,000 or less and the combined amounts for you and your spouse are $107,000 or less, do not enter more than “7".  
   2 \[ \text{\$} \]

3. If line 1 is more than or equal to line 2, subtract line 2 from line 1. Enter the result here (if zero, enter “-0-") and on Form W-4P, line 2, on page 1. Do not use the rest of this worksheet.  
   3 \[ \text{\$} \]

**Note:** If line 1 is less than line 2, enter “-0-" on Form W-4P, line 2, on page 1. Complete lines 4 through 9 below to figure the additional withholding amount necessary to avoid a year-end tax bill.

4. Enter the number from line 2 of this worksheet.  
   4 \[ \text{\$} \]

5. Enter the number from line 1 of this worksheet.  
   5 \[ \text{\$} \]

6. Subtract line 5 from line 4.  
   6 \[ \text{\$} \]

7. Find the amount in **Table 2** on page 6 that applies to the **HIGHEST** paying pension or job and enter it here.  
   7 \[ \text{\$} \]

8. Multiply line 7 by line 6 and enter the result here. This is the additional annual withholding needed.  
   8 \[ \text{\$} \]

9. Divide line 8 by the number of payments remaining in 2021. For example, divide by 8 if you’re paid every month and you complete this form in April 2021. Enter the result here and on Form W-4P, line 3, on page 1. This is the additional amount to be withheld from each payment.  
   9 \[ \text{\$} \]
### Table 1

<table>
<thead>
<tr>
<th>If wages from <strong>LOWEST</strong> paying job or pension are—</th>
<th>Enter on line 2 above</th>
<th>All Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 - $799</td>
<td>0</td>
<td>$0 - $799</td>
</tr>
<tr>
<td>800 - 5,100</td>
<td>1</td>
<td>800 - 5,100</td>
</tr>
<tr>
<td>5,101 - 9,400</td>
<td>2</td>
<td>5,101 - 9,400</td>
</tr>
<tr>
<td>9,401 - 13,700</td>
<td>3</td>
<td>9,401 - 13,700</td>
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<tr>
<td>13,701 - 18,000</td>
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<td>13,701 - 22,000</td>
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<tr>
<td>18,001 - 22,300</td>
<td>5</td>
<td>22,001 - 27,500</td>
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<tr>
<td>22,301 - 26,600</td>
<td>6</td>
<td>27,501 - 32,000</td>
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<td>26,601 - 35,000</td>
<td>7</td>
<td>32,001 - 40,000</td>
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<td>40,001 - 60,000</td>
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<td>40,001 - 46,000</td>
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<td>60,001 - 75,000</td>
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<td>13</td>
<td>100,001 - 110,000</td>
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<td>110,001 - 115,000</td>
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<td>175,001 - 180,000</td>
<td>20</td>
<td>180,001 and over</td>
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<td>180,001 - 195,000</td>
<td>21</td>
<td>195,001 - 205,000</td>
</tr>
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<td>195,001 - 205,000</td>
<td>22</td>
<td>205,001 and over</td>
</tr>
<tr>
<td></td>
<td>23</td>
<td></td>
</tr>
</tbody>
</table>

### Table 2

<table>
<thead>
<tr>
<th>If wages from <strong>HIGHEST</strong> paying job or pension are—</th>
<th>Enter on line 7 above</th>
<th>All Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 - $25,350</td>
<td>$430</td>
<td>$0 - $7,375</td>
</tr>
<tr>
<td>25,351 - 85,850</td>
<td>520</td>
<td>7,376 - 37,625</td>
</tr>
<tr>
<td>85,851 - 176,650</td>
<td>950</td>
<td>37,626 - 83,025</td>
</tr>
<tr>
<td>176,651 - 332,200</td>
<td>1,030</td>
<td>83,026 - 160,800</td>
</tr>
<tr>
<td>332,201 - 420,300</td>
<td>1,380</td>
<td>160,801 - 204,850</td>
</tr>
<tr>
<td>420,301 - 627,650</td>
<td>1,510</td>
<td>204,851 - 515,900</td>
</tr>
<tr>
<td>627,651 and over</td>
<td>1,590</td>
<td>515,901 and over</td>
</tr>
</tbody>
</table>

### 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 federal income tax withholding from periodic pension or annuity payments based on your withholding allowances and marital status; (b) request additional federal income tax withholding from your pension or annuity; (c) choose not to have federal income tax withheld, when permitted; or (d) change or revoke a previous Form W-4P. 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). Providing false or 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 possessions 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 may 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.