

IRA Distribution Form

Use this form to request IRA distributions that cannot be processed directly through our advisor site. We encourage clients/advisors to first attempt all desired transactions online, as new features are regularly added to enhance online capabilities.

Instructions:

1. To request an IRA distribution not available on the advisor site, complete this form thoroughly and attach all required supporting documentation.
2. Multiple Qualified Charitable Distribution (QCD) requests may be submitted on a single form.
3. Submit the completed form as a PDF via the Secure Upload function on the advisor site.
4. Each new request requires a new form.

Important Notes:

1. Advisors utilizing this form for client input and approval must still process transactions through the advisor site when online functionality is available.
2. The following IRA distributions must be initiated directly on the advisorsite via the 'Withdrawal' tab on the 'Transfer Money' page:
 - Normal distributions
 - Premature distributions
 - Inherited IRA distributions
 - Same-party internal (transfers to individual, joint, and revocable trust accounts)
 - Most third party internal transfers
3. Please ensure the account is settled and has no active trades when a full distribution is requested.
4. The date on the signature page is a required field.
5. All parts of the form with (Required) are mandatory fields for an accurate processing.

PART 1: Enter IRA Account Owner Information (Required)

Account Owner	Name		GSCS IRA Account Number	
	Address 1		Address 2	
	City	State	Zip Code	
	Social Security Number - -		Daytime Telephone Number () -	
	Date of Birth / /			
Type of IRA (Select One)	<input type="radio"/> Traditional IRA <input type="radio"/> Rollover IRA <input type="radio"/> Inherited Traditional IRA <input type="radio"/> Entity Owned Inherited Roth IRA			
	<input type="radio"/> Roth IRA <input type="radio"/> SEP IRA <input type="radio"/> Inherited Roth IRA <input type="radio"/> Minor Owned Traditional IRA			
<input type="radio"/> SIMPLE IRA <input type="radio"/> Entity Owned Inherited Traditional IRA <input type="radio"/> Minor Owned Roth IRA				

PART 2: Select the Type of Distribution (Required)

- Premature Distribution** (No exception applies)
IRA owner under age 59½ (IRS penalties may apply).
- Normal Distribution**
IRA owner age 59½ and over.
- Inherited IRA Distribution**
Distribution from an established Inherited IRA
- Qualified Charitable Distribution** (Note: Part 4 must be completed in full. Distribution payable to a charitable organization)
Only from owner owned IRA's and not from Entity owned IRA's and ongoing SEP or SIMPLE IRA's. IRA owner age 70½ and over.
- Disability** (Note: Part 4 must be completed in full)
Attach letter from physician dated within last 12 months verifying total disability or attach your SSA Notice.
- Roth Conversion** (Complete Part 2A and Part 4)
Note: Tax withholding elections will be based on converted cash amount only.
- Recharacterization** (Complete Part 2B)
A recharacterization allows you to treat a regular contribution made to a Roth IRA or to a Traditional IRA as having been made to the other type of IRA. You must recharacterize before your tax filing deadline plus automatic or IRS approved extensions. For partial recharacterizations you must provide the earnings attributable to the recharacterized amount. Note that conversions from a Traditional IRA, SEP or SIMPLE IRA to a Roth IRA, and amounts rolled over to a Roth IRA from other retirement plans, such as 401(k) or 403(b) plans, cannot be recharacterized.
- Excess Contribution** (Complete Part 2C)
If you remove an excess contribution before your tax filing deadline plus automatic or IRS approved extensions, both the excess contribution and earnings attributable to the contribution must be removed. If the excess contribution is removed after your tax filing deadline, then only the excess contribution should be removed.
- IRA to Qualified Plan, 403(b), or 457(b) Direct Rollover**
Note: Roth IRAs are not eligible to be rolled over.
- Normal, Premature or Inherited IRA Distribution with less than the minimum default tax withholding for your state of residency** Requests must be accompanied by a valid state specific form W-4P that allows for such reduced state tax withholding, such as for residents of AR, MI, and MN. Residents of IA that will be 55 years of age or older at the end of the year in which the distribution is made, have a qualified disability or are a qualifying surviving spouse may also request reduced state tax withholding on a distribution using this form.
- Normal, Premature or Inherited IRA Distribution to a third party**
Distribution from an IRA to a third party via Check Wire, or ACH. Only available to advisory firms enabled for third party funds transfers and when the client is unable to authenticate the transfer online. **Note:** "Business Purpose for Money Movement" and "Relationship to Beneficiary" must be completed in Part 3 of this document.
- Revocation**
Return of all funds from a new IRA, which may be more or less than the amount deposited, within 7 days of opening the account.

Complete the applicable section below only if you selected the corresponding distribution type in Part 2.

Part 2A Roth Conversion	Select Conversion Type <input type="radio"/> Full <input type="radio"/> Partial	GSCS Roth IRA Account Number
	Amount (If partial, enter cash amount and/or attach a list of securities with quantities to convert) \$	

Part 2B Recharacterization	Contribution(s)	Earnings or loss attributable to recharacterized contribution (see last page for instructions)
	Contribution Processed at Previous Firm? <input type="radio"/> Yes <input type="radio"/> No	Contribution for Tax Year
	GSCS Receiving IRA Account Number	Total Amount of Recharacterization (Contributions and/or Earnings) \$

Part 2C Excess Contribution	Contribution Processed at Previous Firm? <input type="radio"/> Yes <input type="radio"/> No	Date of Contribution (Required) / /	Contribution for Tax Year (Required)
	For SIMPLE IRA's Only: Is the removal of excess an employer contribution? <input type="radio"/> Yes <input type="radio"/> No		
	Amount of Excess \$	Earnings Attributable to Excess Contribution (see last page for instructions) \$	
	<input type="radio"/> Contribute to same IRA for tax year: <input type="radio"/> Contribute to IRA in Part 3 for tax year: <input type="radio"/> Distribute to taxable account in Part 3 <input type="radio"/> Distribute to account owner via ACH, check or wire	<input type="radio"/> Contribute to same IRA for tax year: <input type="radio"/> Contribute to IRA in Part 3 for tax year: <input type="radio"/> Distribute to taxable account in Part 3 <input type="radio"/> Distribute to account owner via ACH, check or wire	

Note: If the contributed funds were invested, any accumulated gains/losses should be reflected on the earnings field. A value is required for earnings.

PART 3: Select Method of Distribution

Transfer to another GSCS Account that has already been established:

GSCS Account Number	Contribution Tax Year*	Notes on IRA account contributions: Contributions are not allowed to Inherited IRAs. If a tax year is not specified, the contribution will be reported as a current year contribution. Per IRS requirements, SEP IRA and SIMPLE IRA contributions are always reported in the year the deposit occurs. If this request is to make a third-party contribution to another client's IRA, both account owners must sign below.
*Not applicable for Roth Conversion	*Only for contributions into Traditional and Roth IRAs	

Check: (If you request additional checks or charitable distributions, please add them on a separate page.)

- Regular Mail to Account Owner, at mailing address on file unless overridden by another election made on the form
- Regular Mail to Third Party (Only complete "Address" information if you want check(s) mailed directly to a third party.)

Make Check Payable to (Payee and Memo must fit in 3 lines, each with 30 characters including spaces, totaling 90.)	Amount (Gross amount)
Address	
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Address	
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Address	
Make Check Payable to (Payee and Memo must fit in 3 lines, each with 30 characters including spaces, totaling 90.)	Amount (Gross amount)
Address	

- For IRA to Qualified Plan, 403(b), or 457(b) Direct Rollover:
(Only complete "Address" information if you want check(s) mailed directly to new record-keeper. Note: No part of SSN can be printed on check.)

Plan ID or Account Number	Make Check Payable to (Payee and Memo must fit in 3 lines, each with 30 characters including spaces, totaling 90.)
Address	

- Qualified Charitable Distribution, at mailing address on file.
(Only complete "Address" information if you want check(s) mailed directly to the charity)

- A Qualified Charitable Distribution (QCD) is a federally non-taxable transfer from an eligible IRA to a qualified 501(c)(3) charity, excluding donor-advised funds, private foundations, and supporting organizations.
- QCDs may be made from Traditional or Rollover IRAs, certain inherited IRAs, and inactive SIMPLE/SEP IRAs, provided the IRA owner is at least age 70½ at the time of distribution.
- For 2026, the QCD limit is \$111,000 per individual, and the distribution may count toward the annual RMD if completed by the RMD deadline, generally December 31.

Entity EIN	Make Check Payable to (Payee and Memo must fit in 3 lines, each with 30 characters including spaces, totaling 90.)	Amount (Gross amount)
Address		

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Address		

Regular Mail to Employer:

(Only for SIMPLE IRA excess removals, where the excess is an employer contribution. Please reference Part 2C on page 3.)

Make Check Payable to Employer		
Employer Address		
City	State	Zip Code

Wire Transfer:

Bank Name	Bank Wire Routing Number	Bank Wire Account Number
Account Name	For Further Credit Name	Further Credit Account Number

Electronic Funds Transfer (ACH):

Bank Name	Account Number
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(Note: You must establish an EFT Bank Link with us prior to requesting a distribution from an account.)

Business Purpose for Money Movement				
Personal Loan Repayment <input type="radio"/>	Tuition <input type="radio"/>	Gift <input type="radio"/>	Tax Payment <input type="radio"/>	Vendor Payment <input type="radio"/>
Trust Services <input type="radio"/>	Bill Payment <input type="radio"/>	Education Expenses <input type="radio"/>	Trust Beneficiary Payment <input type="radio"/>	Trustee Payment <input type="radio"/>
Qualified Charitable Distribution <input type="radio"/>	Escrow Payment <input type="radio"/>	Property Non-Escrow <input type="radio"/>	Luxury Transportation Plane / Auto / Boat <input type="radio"/>	Luxury Collectible Art / Wine <input type="radio"/>
Legal Fees <input type="radio"/>	Other (up to 255 characters - alphanumeric & special characters allowed [!#\$%&]) <input type="text"/>			

Relationship to Beneficiary				
Parent <input type="radio"/>	Child <input type="radio"/>	Relative <input type="radio"/>	Spouse <input type="radio"/>	Lender <input type="radio"/>
Custodian <input type="radio"/>	Trustee <input type="radio"/>	Beneficiary <input type="radio"/>	Charitable Organization <input type="radio"/>	Dependent for Tax Purposes <input type="radio"/>
Other (up to 255 characters - alphanumeric & special characters allowed [!#\$%&])				
<input type="text"/>				

PART 4: Payment & Tax Withholding Election (Required)

Consult with a tax professional if you have questions concerning your distribution type or your federal or state tax withholdings. Tax withholding will be deducted from the Partial or Total Distribution amount requested. We cannot accept requests net of taxes.

Partial Distribution (value required, if selected) :

Total Distribution of Account

Close Account (Annual IRA Custodial Fee due upon closure, if applicable)

Keep Account Open

Federal Income Tax Withholding

(OMB No. 1545-0074)

The default withholding rate is 10%. You can choose to have a different rate – including any rate from 0% to 100% by selecting a rate below.

<input type="radio"/> Withhold 10%	<input type="radio"/> Withhold the following percentage: Complete this line if you would like a rate of withholding that is different from the 10% default withholding rate. See the instructions on page 2 and the Marginal Rate Tables on page 1 of IRS Form W-4R for additional information. Enter the rate as a whole number (no decimals).
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The attached IRS Form W-4R is for reference only, and your election (or deemed election) herein will override any Form W-4R election.

Note: IRA owners must choose whether or not to have money withheld for Federal Income Tax purposes. Distributions from your IRA are subject to Federal Income Tax. The IRS requires us to withhold 10% of the distribution for payment of Federal Income Taxes, unless you elect to have a different amount withheld. Even if you elect not to have tax withheld (or elect less than 10%), you are still liable for payment of income tax on the taxable portion of your distribution. You also may be subject to tax penalties under the estimated tax payment rules if your payment of estimated tax and withholding, if any, are not adequate. You may wish to consult your tax advisor or IRS Publication 590 concerning your withholding election. Tax withholding elections are required for all taxable distributions. **NOTE: GSCS is unable to facilitate withholding from Roth IRA Distributions.**

State Income Tax Withholding

Select the amount to withhold from this distribution for state taxes.

Refer to the state income tax table on the next page for minimums and required withholding.

<input type="radio"/> None (Not available in certain states and situations noted in the State Income Tax table.)	<input type="radio"/> Withhold at my state's minimum tax rate (Only available for states that have a state minimum tax rate)
<input type="radio"/> Withhold the following percentage: _____ (Must be at least the state's minimum tax rate, if applicable.)	<input type="radio"/> Withhold the following dollar amount: _____ (Must be at least the state's minimum tax rate, if applicable. We will round up to the nearest dollar.)

Note on State Income Tax Withholding

Depending on your state of residency (as determined by the legal address of record on your account), regardless of whether you elected to have federal income tax withheld, you may elect not to withhold state tax, or may elect to increase the rate of state tax withholding. Note that in certain states, tax withholding is not available, while in other states if you elect to have federal income tax withheld you must withhold state tax as well. Refer to the State Income Tax table on Page 7. While we obtain information about state tax laws from reliable sources, we cannot guarantee the accuracy of this information due to changes in state tax laws and interpretations. We recommend that you contact a tax professional if you have any questions regarding your state's tax withholding laws. Tax withholding elections are required for all taxable distributions.

NOTE: GSCS is unable to facilitate withholding from Roth IRA Distributions.

If you do not make an election, we will apply the minimum withholding rate based upon your state of residency (if required).



PART 4: Payment & Tax Withholding Election (continued)

State of Residency	State Tax Withholding Minimums
IA, KS, MA, ME, NE, OK, VT	<p>If you elect to have Federal Income Tax withheld, we are required to withhold State Income Tax. If you do not elect to have Federal Income Tax withheld, you may optionally elect to have State Income Tax withheld.</p> <p>Minimum Tax Rates IA: 3.8% KS: 5% MA: 5% ME: 5% NE: 3.5% OK: 4.5% VT: 30% of federal withholding amount</p>
CA, DE, NC, OR	<p>If you elect to have Federal Income Tax withheld, we are required to withhold State Income Tax unless you specifically elect not to have State Income Tax withheld.</p> <p>Minimum Tax Rates CA: 10% of federal withholding amount DE: 5% NC: 4% OR: 8%</p>
AL, AZ, CO, CT, DC, GA, ID, IL, IN, KY, LA, KY, MD, MO, MS, MT, ND, NJ, NM, NY, OH, PA, RI, SC, UT, VA, WI, WV	<p>State Income Tax withholding is voluntary regardless of whether or not you elect to have Federal Income Tax withheld. We will withhold State Income Tax only if you instruct us to do so.</p> <p>No Minimum Tax Rates (Provide percentage) AL, AZ, CO, GA, ID, IL, IN, KY, LA, MD, MO, MT, ND, NJ, NM, NY, OH, PA, RI, SC, UT, VA, WI, WV</p> <p>Minimum Tax Rate CT: 6.99% DC: 10.75% if total distribution taken MS: 4% if early distribution taken</p>
AR, MI, MN	<p>Minimum Tax Rates AR: 3% MI: 4.25% MN: 6.25%</p> <p>State Income Tax withholding is required at the minimum rate unless a valid state specific form W-4P is submitted and accepted by GSCS, along with this form, for each distribution.</p>
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	<p>State tax withholding is not available</p>

PART 5: Authorization And Signature

You certify the accuracy of the distribution reason selected above and authorize this transaction. You agree to the terms of this form and its instructions. You understand that you are responsible for any consequences resulting from this distribution including taxes and/or penalties owed. You agree to indemnify and to hold Goldman Sachs Custody Solutions harmless for any tax, penalty, or other liability resulting from this distribution. You acknowledge that Goldman Sachs Custody Solutions cannot provide legal or tax advice and you agree to consult with your own tax professional if you need advice.

AUTHORIZED INVESTMENT ADVISOR CERTIFICATIONS

- I confirm and acknowledge that I have consulted with the client(s), owner(s), and/or authorized parties listed above (collectively "clients") on the account identified above and I have received the clients' consent to execute this first-party (i.e., same client and SSN/TIN/EIN on both accounts) transaction for the amount specified.
- I certify that I am an investment advisor representative (IAR) for a registered investment advisor (RIA) with authorization to request the first-party transaction noted above, in lieu of the client(s) signing below. Note that we do not accept requests signed by IARs for transfers between accounts that have different client names or tax IDs.

	Name & Signature (Required)	Date (Required)
IRA Account Owner	X	/ /
	Printed Name	
Third-Party IRA Contribution Recipient	X	/ /
	Printed Name	
Inherited IRA Account Owner	X	/ /
	Printed Name	
Authorized Signatory/ POA (only profiles permissioned to the account)	X	/ /
	Printed Name	
Investment Advisor (printed name and firm name must be filled out)	X	/ /
	Printed Name	

Note: Signatures over 60 days old upon receipt of this form will be rejected.

IRS instructions for calculating earnings (loss) attributable to excess contributions and recharacterizations

Complete this worksheet before submitting an excess contribution or recharacterization request.

1. Enter the amount of excess or recharacterized contribution:	\$
2. Enter the adjusted closing balance:¹	\$
3. Enter adjusted opening balance:²	\$
4. Enter the value of subtracting line 3 from line 2:	\$
5. Enter the value of multiplying line 4 by line 1:	\$
6. Enter the value of dividing line 5 by line 3: (Earnings or loss attributed to excess or recharacterized contribution)	\$
7. Enter the value of adding line 1 and line 6: (Total amount to be removed from IRA account)	\$

¹ **Adjusted closing balance** is the Fair Market Value (FMV) of the IRA account immediately prior to removing the excess or recharacterized contribution, plus any accrued earnings and or distributions received in the account between the time the excess or recharacterized contribution was made and the day funds are removed.

² **Adjusted opening balance** is the FMV of the IRA account the day before the excess or recharacterized contribution was made, plus any, accrued earnings, contributions, rollovers, transfers, conversion contributions, recharacterized contributions received in the account between the time the excess or recharacterized contribution was made and the day funds are removed.

1a First name and middle initial	Last name	1b Social security number
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Address

City or town, state, and ZIP code

Your withholding rate is determined by the type of payment you will receive.

- For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% on line 2. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories.
- For an eligible rollover distribution, the default withholding rate is 20%. You can choose a rate greater than 20% by entering the rate on line 2. You may not choose a rate less than 20%.

See page 2 for more information.

2 Complete this line if you would like a rate of withholding that is different from the default withholding rate. See the instructions on page 2 and the Marginal Rate Tables below for additional information. Enter the rate as a whole number (no decimals)	2	%
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Sign Here	Your signature (This form is not valid unless you sign it.)	Date
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about any future developments related to Form W-4R, such as legislation enacted after it was published, go to www.irs.gov/FormW4R.

Purpose of form. Complete Form W-4R to have payers withhold the correct amount of federal income tax from your nonperiodic payment or eligible rollover distribution from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See page 2 for the rules and options that are available for each type of payment. Don't use Form W-4R for periodic

payments (payments made in installments at regular intervals over a period of more than 1 year) from these plans or arrangements. Instead, use Form W-4P, Withholding Certificate for Periodic Pension or Annuity Payments. For more information on withholding, see Pub. 505, Tax Withholding and Estimated Tax.

Caution: If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return. Your withholding choice (or an election not to have withholding on a nonperiodic payment) will generally apply to any future payment from the same plan or IRA. Submit a new Form W-4R if you want to change your election.

2026 Marginal Rate Tables

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See page 2 for more information on how to use this table.

Single or Married filing separately		Married filing jointly or Qualifying surviving spouse		Head of household	
Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
16,100	10%	32,200	10%	24,150	10%
28,500	12%	57,000	12%	41,850	12%
66,500	22%	133,000	22%	91,600	22%
121,800	24%	243,600	24%	129,850	24%
217,875	32%	435,750	32%	225,900	32%
272,325	35%	544,650	35%	280,350	35%
656,700*	37%	800,900	37%	664,750	37%

* If married filing separately, use \$400,450 instead for this 37% rate.

General Instructions (continued)

Nonperiodic payments—10% withholding. Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments **unless** you enter a different rate on line 2. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld by entering “-0-” on line 2. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including “-0-”) on any payments to be delivered outside the United States and its territories.

Note: If you don’t give Form W-4R to your payer, you don’t provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can’t honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2026, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

Eligible rollover distributions—20% withholding. Distributions you receive from qualified retirement plans (for example, 401(k) plans and section 457(b) plans maintained by a governmental employer) or tax-sheltered annuities that are eligible to be rolled over to an IRA or qualified plan are subject to a 20% default rate of withholding on the taxable amount of the distribution. You can’t choose withholding at a rate of less than 20% (including “-0-”). Note that the default rate of withholding may be too low for your tax situation. You may choose to enter a rate higher than 20% on line 2. Don’t give Form W-4R to your payer unless you want more than 20% withheld.

Note that the following payments are **not** eligible rollover distributions for purposes of these withholding rules:

- Qualifying “hardship” distributions;
- Distributions required by federal law, such as required minimum distributions;
- Distributions from a pension-linked emergency savings account;
- Eligible distributions to a domestic abuse victim;
- Qualified disaster recovery distributions;
- Qualified birth or adoption distributions;
- Qualified long-term care distributions; and
- Emergency personal expense distributions.

See Pub. 505 for details. See also *Nonperiodic payments—10% withholding* above.

Payments to nonresident aliens and foreign estates. Do not use Form W-4R. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

Tax relief for victims of terrorist attacks. If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter “-0-” on line 2. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

Specific Instructions

Line 1b

For an estate, enter the estate’s employer identification number (EIN) in the area reserved for “Social security number.”

Line 2

More withholding. If you want more than the default rate withheld from your payment, you may enter a higher rate on line 2.

Less withholding (nonperiodic payments only). If permitted, you may enter a lower rate on line 2 (including “-0-”) if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter “-0-”.

Suggestion for determining withholding. Consider using the Marginal Rate Tables on page 1 to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate on line 2. (See *Example 1* below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate on line 2. (See *Example 2* below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate on line 2.

Examples. Assume the following facts for *Examples 1* and *2*. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

Example 1. You expect your total income to be \$70,000 without the payment. Step 1: Because your total income without the payment, \$70,000, is greater than \$66,500 but less than \$121,800, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$90,000, is greater than \$66,500 but less than \$121,800, the corresponding rate is 22%. Because these two rates are the same, enter “22” on line 2.

Example 2. You expect your total income to be \$60,000 without the payment. Step 1: Because your total income without the payment, \$60,000, is greater than \$28,500 but less than \$66,500, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$80,000, is greater than \$66,500 but less than \$121,800, the

corresponding rate is 22%. The two rates differ. \$6,500 of the \$20,000 payment is in the lower bracket (\$66,500 less your total income of \$60,000 without the payment), and \$13,500 is in the higher bracket (\$20,000 less the \$6,500 that is in the lower bracket). Multiply \$6,500 by 12% to get \$780. Multiply \$13,500 by 22% to get \$2,970. The sum of these two amounts is \$3,750. This is the estimated tax on your payment. This amount corresponds to 19% of the \$20,000 payment (\$3,750 divided by \$20,000). Enter "19" on line 2.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request additional federal income tax withholding from your nonperiodic payment(s) or eligible rollover distribution(s); (b) choose not to have federal income tax withheld from your nonperiodic payment(s), when permitted; or (c) change a previous Form W-4R (or a previous Form W-4P that you completed with respect to your nonperiodic payments or eligible rollover distributions). To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding on your payment(s).

Failure to provide a properly completed form will result in your payment(s) being subject to the default rate; providing fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.