

# Payment Authorization

Use this form to obtain client authorization for each individual payment or Standing Letter of Authorization instruction.

A Standing Letter of Authorization authorizes us to process payments from your account(s) to a single third-party payee without verifying each individual payment, even when the amount and timing of the payments change over time. You will need a separate Standing Letter of Authorization for each payee, and each of them will be valid until withdrawn, in writing.

## Instructions:

1. Complete this form for each outgoing payment or Standing Letter of Authorization, where online client authorization is not being performed.
2. Provide one form for each payment type.
3. Provide all accounts for which the authorization applies.
4. This client authorization will only be accepted when submitted as a PDF to the **Secure Upload** function within our advisor site. Select **Standing Letter of Authorization** for the document type and note the reason for the request in the **Comments** box, after you have selected the client and account.
5. Enter the requested payment instructions directly online (on the Transfer Money page) and we will use this client signed authorization to process this fund transfer request. This signed form replaces the client's online authentication, **but you must still enter the payment instructions online.**
6. Disregard the Payment & Tax Withholding Election section unless you are making a request for a non-ROTH IRA account.

## Important Notes:

- Payment requests may require phone verification. If the client or advisor cannot be reached via phone call, the payment request may be canceled.
- If the request to transfer to another account **held by us is related to a death or divorce**, use the Internal Account Transfer Form — not this form.
- DO NOT USE THIS FORM for payments that are authenticated online.

Account Information			
Client Full Name			
Client Username		Advisory Firm Name ("Authorized Person")	
Account 1	Account 2	Account 3	Account 4
Account 5	Account 6	Account 7	Account 8
Account 9	Account 10	Account 11	Account 12

Business Purpose				
Personal Loan Repayment	Tuition	Gift	Tax Payment	Vendor Payment
Trust Services	Bill Payment	Education Expenses	Trust Beneficiary Payment	Trustee Payment
Legal Fees	Escrow Payment	Property Non-Escrow	Luxury Transportation Plane / Auto / Boat	Luxury Collectible Art / Wine
Other (Please Specify)				

Relationship to Recipient				
Parent	Child	Relative	Spouse	Lender
Custodian	Trustee	Beneficiary	Charitable Organization	Dependent for Tax Purposes
Other (Please Specify)				

Payment Type and Instruction	
Check (if selected, complete <a href="#">Check Details</a> )  Domestic Wire (if selected, complete <a href="#">Domestic Wire Details</a> )  International Wire (if selected, complete <a href="#">International Wire Details</a> ) <small>Note: IRA accounts not eligible for international wires</small> ACH (if selected, complete <a href="#">ACH Details</a> )  Internal Transfer (if selected, complete <a href="#">Internal Transfer Details</a> )	One-Time Payment, On Date  Periodic Payment One Time, On Date  Weekly, every                      week(s)  Monthly, every                      month(s)  Quarterly, every                      quarters(s)  Yearly                      Standing Instruction
Payment Amount (For One-Time and Periodic Payments Only) \$	

Check Details			
Make Check Payable to			
Memo			
Residential or Business Street Address			
Country (must be USA)	State/Province/Territory	City	Postal Code

## Payment Authorization

<b>Domestic Wire Details</b>			
Recipient Information Legal Entity Full Name    Beneficial Owner Legal Full Name		Account Residential or Business Street Address	
		City	State/Province/Territory
		Country (must be USA)	Postal Code
Checking Account Savings Account (Select one)	ABA Routing No (Confirm Wire-related ABA)	Financial Institution Name	Account Number

<b>International Wire Details (IRA accounts not eligible for international wires)</b>			
Complete this section for the final recipient account, and complete the Intermediary section(s) for each intermediary account if necessary. If you are unsure if your firm is enabled for international wires, please reach out to us prior to submitting this form.			
Final Recipient Information Legal Entity Full Name    Beneficial Owner Legal Full Name		Account Residential or Business Street Address	
		City	State/Province/Territory
		Country (Required)	Postal Code
Checking Account Savings Account (Select one)	SWIFT/BIC Code	Financial Institution Name	Final Beneficiary Account Number (Enter IBAN Account Number, if applicable)
For Further Credit			

<b>Intermediary Account Information 1</b>		Not Applicable	Required
If using only Intermediary Bank 1, the account number of this Intermediary 1 will be <b>the account for Intermediary 1 at the Final Recipient Bank.</b> If using two Intermediary Banks, the account number of this Intermediary 1 will be <b>the account for Intermediary 1 at the Intermediary 2 Bank.</b>			
Intermediary Bank 1		SWIFT/BIC of Bank 1	
		Intermediary Account Number 1 (Enter IBAN Account Number, if applicable)	

<b>Intermediary Account Information 2</b>		Not Applicable	Required
The account number of this Intermediary 2 will be <b>the account for Intermediary 2 at the Final Recipient Bank.</b>			
Intermediary Bank 2		SWIFT/BIC of Bank 2	
		Intermediary Account Number 2 (Enter IBAN Account Number, if applicable)	

<b>ACH Details</b>			
Recipient Account Registration			
Checking Account Savings Account (Select one)	ABA Routing No (Confirm ACH-related ABA)	Financial Institution Name	Account Number

<b>Internal Transfer Details</b>	
Receiving GSCS Account	Receiving GSCS Account Registration

# Payment & Tax Withholding Election (Non-ROTH IRA Accounts ONLY)

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.

## 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.

Withhold 10%	<p>Withhold the following percentage:</p> <p>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 <a href="#">IRS Form W-4R</a> for additional information. Enter the rate as a whole number (no decimals).</p>
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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.

<p>None (Not available in certain states and situations noted in the State Income Tax table.)</p>	<p>Withhold at my state’s minimum tax rate (Only available for states that have a state minimum tax rate.)</p>
<p>Withhold the following percentage: _____ (Must be at least the state’s minimum tax rate, if applicable.)</p>	<p>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.)</p>

### 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 5. 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).

# Payment & Tax Withholding Election (continued)

State of Residency	State Tax Withholding Minimums
IA, KS, OK, MA, ME, NE, VT	<p>If you <b>elect</b> to have Federal Income Tax withheld, we are required to withhold State Income Tax. If you <b>do not elect</b> to have Federal Income Tax withheld, you may optionally elect to have State Income Tax withheld.</p> <p><b>Minimum Tax Rates</b>            IA: 3.8% KS: 5% OK: 4.5% MA: 5% ME: 5% NE: 3.5% VT: 30% of federal withholding amount</p>
CA, DE, NC, OR	<p>If you <b>elect</b> to have Federal Income Tax withheld, we are required to withhold State Income Tax <b>unless you specifically elect not to have State Income Tax withheld.</b></p> <p><b>Minimum Tax Rates</b>            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 <b>voluntary</b> 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><b>No Minimum Tax Rates</b> (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><b>Minimum Tax Rate</b>            CT: 6.99% DC: 10.75% if total distribution taken MS: 4% if early distribution taken</p>
AR, MI, MN	<p><b>Minimum Tax Rates</b>            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><b>State tax withholding is not available</b></p>

**Authorization**

**Standing Instruction Authorization**

I/we authorize and instruct Folio Investments, Inc., doing business as Goldman Sachs Custody Solutions (“GSCS”), to accept instructions from the party identified on this standing authorization (such party being an “Authorized Person” and this document hereinafter is referred to as a “Standing Authorization”) to effect transfers of funds from my/our account(s) to the recipient specified herein, including debiting my/our account(s), and to take any such other actions necessary to effect the instructions.

This Standing Authorization, any instructions provided herein, and any act or omission by GSCS pursuant to this Standing Authorization are subject to the terms and conditions of the GSCS Customer Agreement, which is available on GSCS’ website. Upon acceptance of this Standing Authorization, GSCS will accept and follow instructions from the Authorized Person without seeking your prior approval. GSCS reserves the right to refuse to act on any such instruction. This Standing Authorization will remain in full force and effect until you provide GSCS a written modification or termination and GSCS has had an opportunity to implement the modification or termination.

**All account owners and co-owners must sign this Standing Authorization. If you have Power of Attorney (“POA”) over an account, you must attach the POA designation document to this document.**

**One-Time and Periodic Payment Authorization**

I/we authorize GSCS to accept instructions from the party identified on this one-time and periodic payment authorization (such party being an “Authorized Person” and this document hereinafter is referred to as an “Authorization”) to effect transfer(s) of funds from my/our account(s) in the manner specified herein, including debiting my/our account(s), and to take any such other actions necessary to effect the instructions.

This Authorization, any instructions provided herein, and any act or omission by GSCS pursuant to this Authorization are subject to the terms and conditions of the GSCS Customer Agreement, which is available on GSCS’ website. GSCS reserves the right to refuse to act on any such instruction. This Authorization will remain in full force and effect until you provide GSCS a written modification or termination and GSCS has had an opportunity to implement the modification or termination.

**All account owners and co-owners must sign this Authorization. If you have POA over an account, you must attach the POA designation document to this document.**

Signature (Required)	Date (Required)
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Account Owner/ Custodian / Trustee Name

Signature (Required)	Date (Required)
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Account Owner/ Custodian / Trustee Name

**Advisor Attestation**

Authorized Person certifies it has reviewed with the account owner(s) the information provided in this document and that such information is true and accurate. Authorized Person acknowledges that GSCS will follow the instructions presented herein and that any act or omission by GSCS in reliance on this document and the information presented herein is governed by the Brokerage and Custody Services Agreement, or similar agreement, between Authorized Person and GSCS, including the limitation of liability and indemnification provisions.

Signature (Required)	Date (Required)
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Advisor Printed Name (“Authorized Person”)

Please note: The IRS website states that, generally, periodic payments are made in installments at regular intervals over a period of more than 1 year (for example, monthly pension or annuity payments) that are not eligible rollover distributions, and that periodic payments include substantially equal payments made at least once a year over the life of the employee and/or beneficiaries or for 10 years or more. In contrast, the use of the word “Periodic” in this document references a repeating payment where the amount and/or frequency of the payment can be changed or deleted.

**Notice of Withholding on Distributions or Withdrawals**

The distributions or withdrawals you receive from your tax deferred accounts held by Goldman Sachs Custody Solutions (“GSCS”) are subject to Federal income tax withholding unless you elect not to have withholding apply. Withholding is only intended to apply to the portion of your distribution or withdrawal that is included in your income subject to Federal income tax.

You may elect not to have withholding apply to your distribution or withdrawal payments by instructing your financial advisor.

If you do not respond by the date your distribution or withdrawal is scheduled to begin, federal income tax may still be withheld from the taxable portion of your distribution or withdrawal. IRS Form W-4R, along with the current Marginal Tax Rate Tables, can be accessed at <https://www.irs.gov/pub/irs-pdf/fw4r.pdf>

If you elect not to have withholding apply to your distribution or withdrawal payments, or if you do not have enough Federal income tax withheld from your distribution or withdrawal, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

<b>1a</b> First name and middle initial	Last name	<b>1b</b> 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.

<b>2</b> 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) . . . . .	<b>2</b>	%
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<b>Sign Here</b>	_____ <b>Your signature</b> (This form is not valid unless you sign it.)	_____ <b>Date</b>
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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](http://www.irs.gov/FormW4R).

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

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

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

**2026 Marginal Rate Tables**

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

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

\* 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.

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**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.