



**Effective 03/11/24**

- You may specify a percentage or dollar amount to be withheld for state income tax by completing the appropriate section on the distribution form. Some states require a minimum percentage or whole dollar amount. We will withhold at least the state-required minimum amount when such a minimum applies.
- You may instruct us not to withhold state income taxes only when your state of residence allows such an election.

State of residence	State income tax withholding information
AL, AK, AZ, CO, FL, HI, ID, KY, NV, NH, ND, OH, PA, SC, SD, TN, TX, WA, WY	<b>No state income tax will be withheld for residents of these states.</b>
D.C., GA, IL, IN, LA, MD, MS, MO, MT, NE, NJ, NM, NY, RI, UT, VA, WV, WI	<p><b>State income tax will be withheld only if you instruct us to withhold it. See below for exceptions.</b></p> <ul style="list-style-type: none"> <li>• <b>D.C.:</b> 10.75% of the distribution amount is required if a <i>total</i> distribution is taken.</li> <li>• <b>MS:</b> When federal withholding applies, 4.7% of the distribution amount is required if an <i>early</i> distribution is taken.</li> </ul>
AR, CA, DE, IA, KS, NC, OR	<p><b>State income tax withholding is required when federal withholding applies unless you instruct us not to withhold state income taxes. See below for state-specific minimums and requirements.</b></p> <ul style="list-style-type: none"> <li>• <b>AR:</b> 3% of the distribution amount at \$200 or above</li> <li>• <b>CA:</b> 10% of the <i>federal withholding</i> amount</li> <li>• <b>DE:</b> 5% of the distribution amount</li> <li>• <b>IA:</b> 5% of the distribution amount. To determine if you're eligible to opt out of state withholding, refer to a tax advisor.</li> <li>• <b>KS:</b> 5% of the distribution amount at \$200 or above</li> <li>• <b>NC:</b> 4% of the distribution amount at \$200 or above. To opt out of withholding, you must complete and attach Form NC-4P.</li> <li>• <b>OR:</b> 8% of the distribution amount</li> </ul>
CT, MI, MN, OK	<p><b>State income tax withholding is required whether or not federal withholding applies unless you instruct us not to withhold state income taxes. See below for state-specific requirements.</b></p> <ul style="list-style-type: none"> <li>• <b>CT:</b> 6.99% of the distribution amount. To opt out or request a reduced withholding rate, you must complete and attach Form CT-W4P. You cannot opt out or request a reduced withholding rate if a <i>total</i> distribution is taken.</li> <li>• <b>MI:</b> 4.25% of the distribution amount. To opt out or request a reduced withholding rate, you must complete and attach Form MI W-4P.</li> <li>• <b>MN:</b> 6.25% of the distribution amount</li> <li>• <b>OK:</b> 4.75% of the distribution amount</li> </ul>
ME, MA, VT	<p><b>State income tax withholding is required when federal withholding applies. See below for state-specific minimums and requirements.</b></p> <ul style="list-style-type: none"> <li>• <b>ME:</b> 5% of the distribution amount</li> <li>• <b>MA:</b> 5% of the distribution amount</li> <li>• <b>VT:</b> 30% of the <i>federal withholding</i> amount (if the distribution amount is \$200 or above)</li> </ul>



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- You may instruct us not to withhold state income taxes only when your state of residence allows such an election.

State of residence	State income tax withholding information
AL, AK, AZ, CO, FL, HI, ID, KY, NV, NH, ND, OH, PA, SC, SD, TN, TX, WA, WY	<p><b>No state income tax will be withheld for residents of these states.</b></p>
D.C., GA, IL, IN, LA, MS, MO, MT, NJ, NM, NY, RI, UT, WV, WI	<p><b>State income tax will be withheld only if you instruct us to withhold it. See below for exceptions.</b></p> <ul style="list-style-type: none"> <li>• <b>D.C.:</b> 10.75% of the distribution amount is required if a <i>total</i> distribution is taken.</li> <li>• <b>MS:</b> When federal withholding applies, 4.7% of the distribution amount is required if an <i>early</i> distribution is taken.</li> </ul>
AR, CA, DE, IA, KS, NC, OR	<p><b>State income tax withholding is required when federal withholding applies unless you instruct us not to withhold state income taxes. See below for state-specific minimums and requirements.</b></p> <p><b>ERD = Eligible rollover distribution    Non-ERD = Non-eligible rollover distribution</b></p> <ul style="list-style-type: none"> <li>• <b>AR:</b> 5% (for ERDs) or 3% (for non-ERDs) of the distribution amount at \$200 or above. You cannot opt out of withholding on ERDs.</li> <li>• <b>CA:</b> 10% of the <i>federal withholding</i> amount</li> <li>• <b>DE:</b> 5% of the distribution amount. You cannot opt out of withholding on ERDs.</li> <li>• <b>IA:</b> 5% of the distribution amount. To determine if you're eligible to opt out of state withholding, refer to a tax advisor.</li> <li>• <b>KS:</b> 5% of the distribution amount at \$200 or above. You cannot opt out of withholding on ERDs.</li> <li>• <b>NC:</b> 4% of the distribution amount is required at \$200 or above. You cannot opt out of withholding on ERDs. To opt out of withholding for a non-ERD, you must complete and attach Form NC-4P.</li> <li>• <b>OR:</b> 8% of the distribution amount</li> </ul>
CT, MI, MN, OK	<p><b>State income tax withholding is required whether or not federal withholding applies unless you instruct us not to withhold state income taxes. See below for state-specific requirements.</b></p> <ul style="list-style-type: none"> <li>• <b>CT:</b> 6.99% of the distribution amount. To opt out or request a reduced withholding rate, you must complete and attach Form CT-W4P. You cannot opt out or request a reduced withholding rate if a <i>total</i> distribution is taken.</li> <li>• <b>MI:</b> 4.25% of the distribution amount. To opt out or request a reduced withholding rate, you must complete and attach Form MI W-4P.</li> <li>• <b>MN:</b> 6.25% of the distribution amount</li> <li>• <b>OK:</b> 4.75% of the distribution amount</li> </ul>



State of residence	State income tax withholding information
ME, MD, MA, NE, VT, VA	<p data-bbox="365 346 1534 409"><b>State income tax withholding is required when federal withholding applies. See below for state-specific minimums and requirements.</b></p> <p data-bbox="365 430 1534 451"><b>ERD = Eligible rollover distribution    Non-ERD = Non-eligible rollover distribution</b></p> <ul data-bbox="365 472 1534 745" style="list-style-type: none"><li data-bbox="365 472 1534 504">• <b>ME:</b> 5% of the distribution amount</li><li data-bbox="365 525 1534 556">• <b>MD:</b> 7.75% of the distribution amount is required for ERDs</li><li data-bbox="365 577 1534 609">• <b>MA:</b> 5% of the distribution amount</li><li data-bbox="365 630 1534 661">• <b>NE:</b> 5% of the distribution amount</li><li data-bbox="365 682 1534 714">• <b>VT:</b> 30% of the <i>federal withholding</i> amount (if the distribution amount is \$200 or above)</li><li data-bbox="365 735 1534 762">• <b>VA:</b> 4% of the distribution amount</li></ul>