



NASSAU

Nassau Life and Annuity Company  
Nassau Life Insurance Company  
Nassau Life and Annuity Insurance Company  
PO Box 22012, Albany, NY 12201-2012  
Fax: 321-400-6317

## Request for Systematic Withdrawal (Prior to Annuitization)

*Note: This form is NOT used to request a Required Minimum Distribution or Substantially Equal Periodic Payments.*

|                 |                             |                                 |
|-----------------|-----------------------------|---------------------------------|
| Contract Number | Contract owner (print name) | Joint Owner Name, if applicable |
|-----------------|-----------------------------|---------------------------------|

### 1. Amount of Systematic Withdrawal (Complete in all cases.)

#### a. Fixed Rate Annuity

- ☐ Annual earnings or interest amount. Based on payment frequency. (If more than the available penalty free amount, penalties may apply)
- ☐ Free Amount proportionally distributed based on the selected frequency.
- ☐ Fixed Amount \$ \_\_\_\_\_. (If more than the available penalty free amount, penalties may apply)

#### b. Variable Annuity

- ☐ Free Amount proportionally distributed based on the selected frequency.
- ☐ Fixed Amount \$ \_\_\_\_\_. (If more than the available penalty free amount, penalties may apply)
- ☐ Maximum amount available under the "Guaranteed Minimum Withdrawal Benefit (GMWB) Rider."

#### c. Indexed Annuity

- ☐ Free Amount proportionally distributed based on the selected frequency.
- ☐ Fixed Amount \$ \_\_\_\_\_. (If more than the available penalty free amount, penalties may apply)
- ☐ Maximum amount available under the "Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider."

**If your Guaranteed Lifetime Withdrawal Benefit includes a Return of Premium Death Benefit, that death benefit feature will be terminated if you withdraw an amount greater than your Death Benefit Guarantee Withdrawal Threshold Amount in any Rider Year. We will contact you if this withdrawal will terminate the Return of Premium Death Benefit, requiring you to complete an additional form acknowledging the termination before we process your withdrawal. Contract Owners may also contact us prior to requesting a withdrawal to obtain information concerning whether a requested withdrawal will impact their death benefit. Upon termination of the Return of Premium Death Benefit, there will be no reduction in the rider fees.**

Withdrawals will automatically be deducted per your contract default.

**NOTE:** Withdrawals in excess of the guaranteed withdrawal amount as set forth in the GMWB and GLWB Riders, may be "excess withdrawals" under such Rider and will result in a permanent reduction in future benefits under the Rider. Contract Owners may contact us prior to requesting a withdrawal to obtain information concerning whether a requested withdrawal will impact the benefits.

### 2. Payment Method/Frequency: Please select one (1) Frequency and one (1) Method. If nothing is checked, Monthly will apply.

**Frequency:** ☐ Monthly ☐ Quarterly ☐ Semi-Annually ☐ Annually

**To begin:** \_\_\_\_/\_\_\_\_/20\_\_\_\_ (Note: Must be on or after next monthly anniversary. If left blank, withdrawals will begin on next monthly anniversary.)

**Method of Distribution:** - Check one of the payment methods listed below. If none checked, a check will be mailed to the address of record.

- ☐ Check mailed to address of record.
- ☐ Direct Deposit. Please complete the attached Direct Deposit form (OL4020). Note: If the form is not returned, account cannot be validated, or any requirements are missing, a check will be mailed to your address of record. Additional direct deposit disclosures can be found on the Direct Deposit form (OL4020).

### 3. Federal/State Tax Withholding

- ☐ I am aware that the Federal/State Income Tax Withholding Election form (OL4753) is required to process this request and has been completed and returned with this form.

Continue on the next page

**4. Acknowledgements AND Signatures(s) - applies to each of the undersigned below**

I understand that unless otherwise requested on this form, withdrawals will be applied proportionately to my current investment options.

I am aware that there may be tax consequences associated with this transaction. The distribution will be reported to the IRS on Form 1099-R. IRS tax penalties may be assessed for distributions if I am under age 59-1/2.

I understand there may be contractual surrender charges associated with this transaction.

I understand that withdrawals from a qualified plan (including section 403(b) contract or Tax-Sheltered Annuity) may be subject to 20% mandatory withholding.

I request that the Maturity Date of the above referenced annuity contract be postponed until the maximum maturity date as outlined in the contract.

I understand that postponing the maturity date does not postpone the distribution of any required minimum distribution amounts that may be required under the Federal Internal Revenue Code. I further understand that any such distributions shall fully be my responsibility and made by written request.

I understand that by processing this request, I am revoking any existing repetitive payment that may be running on my contract.

**Under penalties of perjury, I certify that:**

- 1) the number shown on this form is my correct Social Security Number or taxpayer identification number, and
- 2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- 3) I am a U.S. citizen or other U.S. person (including a U.S. Resident Alien) as defined in the instructions to the IRS Form W-9, and
- 4) I am exempt from FATCA reporting (if applicable).

**NY RESIDENTS ONLY**

**Please check one of the following boxes. (If none checked, we will assume the transaction related to this request was not based on a recommendation.)**

- ☐ The transaction related to this request was not based on a recommendation by my insurance producer.
- ☐ The transaction related to this request was based on a recommendation by my insurance producer. I have been informed of the relevant features of this transaction and the potential consequences of this request, both favorable and unfavorable.

|                                                 |                             |                     |
|-------------------------------------------------|-----------------------------|---------------------|
| Owner Name <b>(Please print)</b>                | Telephone Number<br>(     ) | Owner SSN/TIN       |
| Owner Signature                                 |                             | Date                |
| Non-Individual Owner Name <b>(Please print)</b> |                             | Trust Tax ID #      |
| <input type="checkbox"/> Trustee                |                             |                     |
| Trustee(s) Signature                            |                             | Date                |
| Joint Owner Name <b>(Please print)</b>          | Telephone Number<br>(     ) | Joint Owner SSN/TIN |
| Joint Owner Signature                           |                             | Date                |



Nassau Life and Annuity Company (the Company)  
Nassau Life Insurance Company (the Company)  
PHL Variable Insurance Company (the Company)  
Nassau Life and Annuity Insurance Company (the Company)  
PO Box 22012, Albany, NY 12201-2012

Direct Deposit

---

**A. Account Information**

|                                              |                                             |  |
|----------------------------------------------|---------------------------------------------|--|
| Policy/Contract Number                       | Insured/Annuitant Name(s) (Print full name) |  |
| Daytime Telephone Number (include area code) | Mobile Telephone Number (include area code) |  |

---

**B. Deposit Account** Please note that we do not accept starter checks.

All deposits can only be made to the owner(s) of the contract/policy. A voided check or letter on bank letterhead signed by a bank officer validating your account must accompany this form. Starter checks, handwritten information, and deposit slips will not be accepted. If account cannot be validated, or any requirements are missing, a check will be mailed to your address of record.

---

Attach Voided Check Here

---

**C. Payee Authorization Statement** Your bank may take 1-5 business days to reflect the deposit.

I am entitled to receive payments. I hereby authorize the Company to send all payments due to me by Direct Deposit to the account designated above. This authorization shall be effective until further written notice from me is received by the Company and the Company has had reasonable opportunity to act on it. I expressly acknowledge and understand that any Direct Deposit payments made under this agreement will be strictly an accommodation made to me by the Company, that this authorization revokes all prior payment instruction, and that the Company reserves the right to discontinue or decline to honor this agreement at any time.

**Recovery Provisions:** To correct any overpayments credited to my account during or after my lifetime, I hereby authorize and direct the bank or other depository on my behalf, on behalf of my estate to debit or charge my account and refund such overpayment to the Company. I also agree such payments will be returned to the Company.

---

**D. Consent**

By signing, I authorize insurance companies and bank account verification services to provide information to the Company, its affiliates, service providers or its reinsurers. Any information will be used only for the purpose of risk evaluation, validation of bank account ownership or as required by law.

I authorize the preparation of bank account authentication report. I understand that upon request, I am entitled to receive a copy of the bank account authentication report.

This authorization shall continue to be valid for 30 months from the date it is signed unless otherwise required by law. I understand my authorized representative or I may receive a copy of this authorization on request.

**Opt Out**

☐ I do not consent. I understand that if I do not give my consent, a direct deposit of my surrender proceeds will not be available and instead a check will be mailed to my address on file with the Company.

## Signatures

---

### Individually Owned:

Print full name of policy/contract owner(s): \_\_\_\_\_ SSN: \_\_\_\_\_

Individual Owner's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Joint Owner's signature: \_\_\_\_\_ Date: \_\_\_\_\_

### Trust Owned:

Print full name of trust including date of trust: \_\_\_\_\_ TIN: \_\_\_\_\_

Print full name of trustee(s): \_\_\_\_\_

Trustee(s) signature: \_\_\_\_\_ Date: \_\_\_\_\_

### Entity Owned: (corporate resolution required if not on file)

Print full name of Company: \_\_\_\_\_ TIN: \_\_\_\_\_

Print full name and title of authorized signor: \_\_\_\_\_

Authorized signature: \_\_\_\_\_ Date: \_\_\_\_\_



Nassau Life and Annuity Company (the Company)  
Nassau Life Insurance Company (the Company)  
Nassau Life and Annuity Insurance Company (the Company)

**Regular Mail:** PO Box 22012, Albany, NY 12201-2012

**Overnight Mail:** 15 Tech Valley Drive, Suite 201, East Greenbush, NY 12061-4142

## Federal/State Income Tax Withholding Election

Your election will remain in effect until you submit a new form making a new election. You may submit a new election at any time. If you elect not to have withholding apply to your distributions, or if you do not have enough federal income tax withheld from your distributions, you may be responsible for payment of estimated tax.

### A. Policy/Contract Information

|                           |                               |
|---------------------------|-------------------------------|
| Policy/Contract Number(s) | Insured(s)/Annuitant(s) Names |
|---------------------------|-------------------------------|

### B. Federal Income Tax

Please consult with your tax advisor if you have any questions. Select one payment option:

- ☐ If you are initiating a periodic (recurring) payment, complete the attached IRS Form W-4P in its entirety.
- ☐ If you are initiating a non-periodic (one-time) payment, select one federal withholding election below, even if you are using a default withholding rate.  
*To determine your appropriate withholding, refer to the Marginal Rate Tables and additional instructions on the next page.*

- ☐ I **elect to withhold** at a flat rate of 10% or \_\_\_\_%.
- ☐ I **elect to withhold** at a flat amount of \$ \_\_\_\_\_.
- ☐ I elect **NOT** to have **Federal** income tax withheld.

### C. State Income Tax

- Complete the following applicable lines.
- ☐ I **elect to withhold** at a flat rate of \_\_\_\_%.
- ☐ I **elect to withhold** at a flat amount of \$ \_\_\_\_\_.
- ☐ I elect **NOT** to have **State** income tax withheld.

**If you reside in one of the following states you must make a state tax withholding election, otherwise we will withhold for state taxes at the rate of 10%:**

Arkansas    California    Connecticut    District of Columbia    Delaware    Georgia    Iowa    Kansas    Massachusetts  
Maine    Michigan    North Carolina    Nebraska    Oklahoma    Oregon    Virginia    Vermont

**If you reside in one of the following states, we are required to notify you of your right to withhold for state taxes; however, you are not required to make a state tax withholding election. If you do not make an election, we will not withhold for state taxes.**

Arizona    Indiana    Maryland    Missouri    Montana    New Jersey    New Mexico  
New York    Utah    Wisconsin    West Virginia

If you reside in a state that is not listed above, you are not required to make a state tax withholding election and you do not need to complete Part C.

### D. Taxpayer/Owner Signature

**If the Taxpayer is an INDIVIDUAL, complete the following.**

|                                         |                            |                            |                   |
|-----------------------------------------|----------------------------|----------------------------|-------------------|
| Owner Name (Print First, Middle, Last)  | Date of Birth (mm/dd/yyyy) | Social Security No./Tax ID |                   |
| Street Address (include Apt. or Suite#) | City                       | State                      | ZIP Code          |
| Owner Signature                         |                            |                            | Date (mm/dd/yyyy) |

**If the Taxpayer is a NON-INDIVIDUAL, complete the following.**

|                                                                                                                                                                                                        |           |                            |                   |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|----------------------------|-------------------|
| Full Name of Trust, Entity, Corporation or Other                                                                                                                                                       |           | Social Security No./Tax ID |                   |
| Signing in the capacity as:<br><input type="checkbox"/> Trustee <input type="checkbox"/> Partner <input type="checkbox"/> Officer _____ <input type="checkbox"/> Other _____<br>(List corporate title) |           |                            |                   |
| Name (Print First, Middle, Last)                                                                                                                                                                       | Signature |                            | Date (mm/dd/yyyy) |
| Street Address (include Apt. or Suite#)                                                                                                                                                                | City      | State                      | ZIP Code          |
| Name (Print First, Middle, Last)                                                                                                                                                                       | Signature |                            | Date (mm/dd/yyyy) |
| Street Address (include Apt. or Suite#)                                                                                                                                                                | City      | State                      | ZIP Code          |

## 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.

| Single or<br>Married filing separately |                                   | Married filing jointly or<br>Qualifying Widow(er) |                                   | Head of Household |                                   |
|----------------------------------------|-----------------------------------|---------------------------------------------------|-----------------------------------|-------------------|-----------------------------------|
| Total income over                      | Tax rate for every<br>dollar more | Total income over                                 | Tax rate for every<br>dollar more | Total income over | Tax rate for every<br>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.

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

- For non-periodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% in Section B. Federal Income Tax. 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 in Section B. Federal Income Tax. You may not choose a rate less than 20%.

**Suggestion for determining withholding.** Consider using the Marginal Rate Tables 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 in Section B. Federal Income Tax (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 in Section B. Federal Income Tax (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 in Section B. Federal Income Tax.

**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" in Section B. Federal Income Tax.

*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 (\$2,970 divided by \$20,000). Enter "19" in Section B. Federal Income Tax.

**Withholding Certificate  
for Periodic Pension or Annuity Payments**  
Give Form W-4P to the payer of your pension or annuity payments.

OMB No. 1545-0074

**2026**

|                                                             |                                                                                                                                                                                                                                                                                                                                                                             |           |                                   |
|-------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------------------------------|
| <b>Step 1:</b><br><b>Enter<br/>Personal<br/>Information</b> | <b>(a)</b> First name and middle initial                                                                                                                                                                                                                                                                                                                                    | Last name | <b>(b)</b> Social security number |
|                                                             | Address                                                                                                                                                                                                                                                                                                                                                                     |           |                                   |
|                                                             | City or town, state, and ZIP code                                                                                                                                                                                                                                                                                                                                           |           |                                   |
|                                                             | <b>(c)</b> <input type="checkbox"/> <b>Single</b> or <b>Married filing separately</b><br><input type="checkbox"/> <b>Married filing jointly</b> or <b>Qualifying surviving spouse</b><br><input type="checkbox"/> <b>Head of household</b> (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.) |           |                                   |
|                                                             | <b>Caution:</b> To claim certain credits or deductions on your tax return, you (and/or your spouse if married filing jointly) are required to have a social security number valid for employment. See page 2 for more information.                                                                                                                                          |           |                                   |

**TIP:** Consider using the estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App) to determine the most accurate withholding for the rest of the year if you: are completing this form after the beginning of the year; expect to receive your payments only part of the year; or have changes during the year in your marital status, number of pensions/jobs for you (and/or your spouse if married filing jointly), dependents, other income (not from jobs or pension/annuity payments), deductions, or credits. Have your most recent payment statements/pay stubs from this year available when using the estimator. At the beginning of next year, use the estimator again to recheck your withholding.

**Complete Steps 2–4 ONLY if they apply to you; otherwise, skip to Step 5.** See pages 2 and 3 for more information on each step, when to use the estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App), and how to elect to have no federal income tax withheld (if permitted).

|                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 2:</b><br><b>Income From<br/>a Job and/or<br/>Multiple<br/>Pensions/<br/>Annuities<br/>(Including a<br/>Spouse's<br/>Job/Pension/<br/>Annuity)</b> | Complete this step if you (1) have income from a job or more than one pension/annuity, or (2) are married filing jointly and your spouse receives income from a job or a pension/annuity. <b>See page 2 for examples on how to complete Step 2.</b><br>Do <b>only one</b> of the following.<br><b>(a)</b> Use the estimator at <a href="http://www.irs.gov/W4App">www.irs.gov/W4App</a> for the most accurate withholding for this step (and Steps 3–4). If you or your spouse have self-employment income, use this option; <b>or</b><br><b>(b)</b> Complete the items below.<br><b>(i)</b> If you (and/or your spouse) have one or more jobs, then enter the total taxable annual pay from all jobs, plus any income entered on Form W-4, Step 4(a), for the jobs, minus the deductions entered on Form W-4, Step 4(b), for the jobs. Otherwise, enter “-0-” . . . \$ _____<br><b>(ii)</b> If you (and/or your spouse) have any other pensions/annuities that pay less annually than this pension/annuity, then enter the total annual taxable payments from all lower-paying pensions/annuities. Otherwise, enter “-0-” . . . \$ _____<br><b>(iii)</b> Add the amounts from items (i) and (ii) and enter the <b>total</b> here . . . \$ _____ |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

**TIP:** To be accurate, submit a new Form W-4P for all other pensions/annuities if you haven't updated your withholding since 2021 or this is a new pension/annuity that pays less than the other(s). Submit a new Form W-4 for your job(s) if you have not updated your withholding since 2019.

**Complete Steps 3–4(b)** on this form only if (b)(i) is blank **and** this pension/annuity pays the most annually. Otherwise, do not complete Steps 3–4(b) on this form.

|                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  |  |
|------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|
| <b>Step 3:</b><br><b>Claim<br/>Dependent<br/>and Other<br/>Credits</b> | If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly):<br><b>(a)</b> Multiply the number of qualifying children under age 17 by \$2,200 . . . <b>3(a)</b> \$ _____<br><b>(b)</b> Multiply the number of other dependents by \$500 . . . <b>3(b)</b> \$ _____<br><b>(c)</b> Add other credits, such as foreign tax credit and education tax credits. Enter the total here . . . <b>3(c)</b> \$ _____<br>Add the amounts from Steps 3(a), 3(b), and 3(c). Enter the total here . . . <b>3</b> \$ _____                                                                                                                                                                                       |  |  |
| <b>Step 4:</b><br><b>Other<br/>Adjustments</b>                         | <b>(a) Other income (not from jobs or pension/annuity payments).</b> If you want tax withheld on other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, taxable social security, and dividends . . . <b>4(a)</b> \$ _____<br><b>(b) Deductions.</b> Use the Deductions Worksheet on page 4 to determine the amount of deductions you may claim, which will reduce your withholding. (If you skip this line, your withholding will be based on the standard deduction.) Enter the result here . . . <b>4(b)</b> \$ _____<br><b>(c) Extra withholding.</b> Enter any additional tax you want withheld from <b>each payment</b> . . . <b>4(c)</b> \$ _____ |  |  |
| No withholding                                                         | I request that no withholding be withheld from my payments. See <i>Choosing not to have income tax withheld</i> on page 2 . . . <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |  |

|                                        |                                                                   |            |
|----------------------------------------|-------------------------------------------------------------------|------------|
| <b>Step 5:</b><br><b>Sign<br/>Here</b> | Your signature (This form is not valid unless you sign it.) _____ | Date _____ |
|----------------------------------------|-------------------------------------------------------------------|------------|

## 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-4P, such as legislation enacted after it was published, go to [www.irs.gov/FormW4P](http://www.irs.gov/FormW4P).

**Purpose of form.** Complete Form W-4P to have payers withhold the correct amount of federal income tax from your periodic pension, annuity (including commercial annuities), profit-sharing and stock bonus plan, or IRA payments. Federal income tax withholding applies to the taxable part of these payments. Periodic payments are made in installments at regular intervals (for example, annually, quarterly, or monthly) over a period of more than 1 year. Don't use Form W-4P for a nonperiodic payment (note that distributions from an IRA that are payable on demand are treated as nonperiodic payments) or an eligible rollover distribution (including a lump-sum pension payment). Instead, use Form W-4R, Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions, for these payments/distributions. For more information on withholding, see Pub. 505, Tax Withholding and Estimated Tax.

**Choosing not to have income tax withheld.** You can choose not to have federal income tax withheld from your payments by checking the box in the *No withholding* section. Then, complete Steps 1(a), 1(b), and 5. Generally, if you are a U.S. citizen or a resident alien, you are not permitted to elect not to have federal income tax withheld on payments to be delivered outside the United States and its territories.

**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. If your tax situation changes, or you chose not to have federal income tax withheld and you now want withholding, you should submit a new Form W-4P.

**When to use the estimator.** Consider using the estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App) if you:

1. Are submitting this form after the beginning of the year;
2. Have social security, dividend, capital gain, or business income, or are subject to the Additional Medicare Tax or Net Investment Income Tax;
3. Receive these payments or pension and annuity payments for only part of the year; or
4. Have changes during the year in your marital status, number of pensions/jobs for you (and/or your spouse if married filing jointly), number of dependents, or changes in your deductions or credits.

**TIP:** Have your most recent payment statements/pay stubs from this year available when using the estimator to account for federal income tax that has already been withheld this year. At the beginning of next year, use the estimator again to recheck your withholding.

**Self-employment.** Generally, you will owe both income and self-employment taxes on any self-employment income you (or you and your spouse) receive. If you do not have a job and want to pay these taxes through withholding from your payments, use the estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App) to figure the amount to have withheld.

**Payments to nonresident aliens and foreign estates.** Do not use Form W-4P. 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, check the box in the *No withholding*

section. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

## Specific Instructions

Submit a **separate Form W-4P** for each pension, annuity, or other periodic payments you receive.

**Step 1(c).** Check your anticipated filing status. This will determine the standard deduction and tax rates used to compute your withholding.

**Step 2.** Use this step if you have at least one of the following: income from a job, income from more than one pension/annuity, and/or a spouse (if married filing jointly) that receives income from a job/pension/annuity. The following examples will assist you in completing Step 2(b).

**Example 1.** Taylor, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Taylor also has a job that pays \$25,000 a year. Taylor has no other pensions or annuities. Taylor will enter \$25,000 in Step 2(b)(i) and in Step 2(b)(iii).

If Taylor also has \$1,000 of interest income, which she entered on Form W-4, Step 4(a), then she will instead enter \$26,000 in Step 2(b)(i) and in Step 2(b)(iii). She will make no entries in Step 4(a) on this Form W-4P.

**Example 2.** Casey, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Casey does not have a job, but receives another pension for \$25,000 a year (which pays less annually than the \$50,000 pension). Casey will enter \$25,000 in Step 2(b)(ii) and in Step 2(b)(iii).

If Casey also has \$1,000 of interest income, then he will enter \$1,000 in Step 4(a) of this Form W-4P.

**Example 3.** Sam, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Sam does not have a job, but receives another pension for \$75,000 a year (which pays more annually than the \$50,000 pension). Sam will not enter any amounts in Step 2.

If Sam also has \$1,000 of interest income, she won't enter that amount on this Form W-4P because she entered the \$1,000 on the Form W-4P for the higher paying \$75,000 pension.

**Example 4.** Alex, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Alex also has a job that pays \$25,000 a year and another pension that pays \$20,000 a year. Alex will enter \$25,000 in Step 2(b)(i), \$20,000 in Step 2(b)(ii), and \$45,000 in Step 2(b)(iii).

If Alex also has \$1,000 of interest income, which he entered on Form W-4, Step 4(a), he will instead enter \$26,000 in Step 2(b)(i), leave Step 2(b)(ii) unchanged, and enter \$46,000 in Step 2(b)(iii). He will make no entries in Step 4(a) of this Form W-4P.

If you are married filing jointly, the entries described above do not change if your spouse is the one who has the job or the other pension/annuity instead of you.



**Multiple sources of pensions/annuities or jobs.** If you (or if married filing jointly, you and/or your spouse) have a job(s), do NOT complete Steps 3 through 4(b) on Form W-4P. Instead, complete Steps 3 through 4(b) on the Form W-4 for the job. If you (or if married filing jointly, you and your spouse) do not have a job, complete Steps 3 through 4(b) on Form W-4P for **only** the pension/annuity that pays the most annually. Leave those steps blank for the other pensions/annuities.



**Social security number and other requirements for credits and deductions.** You (and/or your spouse if married filing jointly) must have the required social security number to claim certain credits and deductions. For additional eligibility requirements for these credits and deductions, see Pub. 501, Dependents, Standard Deduction, and Filing Information.

## Specific Instructions *(continued)*

**Step 3.** This step provides instructions for determining the amount of the child tax credit and the credit for other dependents that you may be able to claim when you file your tax return. To qualify for the child tax credit, 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 social security number. You may be able to claim a credit for other dependents for whom a child tax credit can't be claimed, such as an older child or a qualifying relative.

For additional eligibility requirements for these credits, see Pub. 501, Dependents, Standard Deduction, and Filing Information. You can also include **other tax credits** for which you are eligible in this step, such as the foreign tax credit and the education tax credits. Including these credits will increase your payments and reduce the amount of any refund you may receive when you file your tax return.

### Step 4.

**Step 4(a).** Enter in this step the total of your other estimated income for the year, if any. You shouldn't include amounts from any job(s) or pension/annuity payments. If you complete Step 4(a), you likely won't have to make estimated tax payments for

that income. If you prefer to pay estimated tax rather than having tax on other income withheld from your pension, see Form 1040-ES, Estimated Tax for Individuals.

**Step 4(b).** Enter in this step the amount from the Deductions Worksheet, line 17, if you expect to claim deductions other than the basic standard deduction on your 2026 tax return and want to reduce your withholding to account for these deductions. This includes itemized deductions, the additional standard deduction for those 65 and over, and other deductions such as for qualified tips, overtime compensation, and passenger vehicle loan interest; student loan interest; IRAs; and seniors.

**Step 4(c).** Enter in this step any additional tax you want withheld from **each payment**. Entering an amount here will reduce your payments and will either increase your refund or reduce any amount of tax that you owe when you file your tax return.

**Note:** If you don't give Form W-4P to your payer, you don't provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer will withhold tax from your payments as if your filing status is single with no adjustments in Steps 2 through 4. For payments that began before 2026, your current withholding election (or your default rate) remains in effect unless you submit a new Form W-4P.

**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 pension or annuity payments based on your filing status and adjustments; (b) request additional federal income tax withholding from your pension or annuity payments; (c) choose not to have federal income tax withheld, when permitted; or (d) change 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). Failure to provide a properly completed form will result in your being treated as a single person with no other entries on the form; 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.

**Step 4(b)—Deductions Worksheet** *(Keep for your records.)*

See the Instructions for Schedule 1-A (Form 1040) for more information about whether you qualify for the deductions on lines 1a, 1b, 1c, 3a, and 3b.

|           |                                                                                                                                                                                                                                                                                                                                                                                                                           |                    |
|-----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| <b>1</b>  | Deductions for qualified tips, overtime compensation, and passenger vehicle loan interest.                                                                                                                                                                                                                                                                                                                                |                    |
| <b>a</b>  | <b>Qualified tips.</b> If your total income is less than \$150,000 (\$300,000 if married filing jointly), enter an estimate of your qualified tips up to \$25,000 . . . . .                                                                                                                                                                                                                                               | <b>1a</b> \$ _____ |
| <b>b</b>  | <b>Qualified overtime compensation.</b> If your total income is less than \$150,000 (\$300,000 if married filing jointly), enter an estimate of your qualified overtime compensation up to \$12,500 (\$25,000 if married filing jointly) of the "and-a-half" portion of time-and-a-half compensation . . . . .                                                                                                            | <b>1b</b> \$ _____ |
| <b>c</b>  | <b>Qualified passenger vehicle loan interest.</b> If your total income is less than \$100,000 (\$200,000 if married filing jointly), enter an estimate of your qualified passenger vehicle loan interest up to \$10,000 . . . . .                                                                                                                                                                                         | <b>1c</b> \$ _____ |
| <b>2</b>  | Add lines 1a, 1b, and 1c. Enter the result here . . . . .                                                                                                                                                                                                                                                                                                                                                                 | <b>2</b> \$ _____  |
| <b>3</b>  | <b>Seniors age 65 or older.</b> If your total income is less than \$75,000 (\$150,000 if married filing jointly):                                                                                                                                                                                                                                                                                                         |                    |
| <b>a</b>  | Enter \$6,000 if you are age 65 or older before the end of the year . . . . .                                                                                                                                                                                                                                                                                                                                             | <b>3a</b> \$ _____ |
| <b>b</b>  | Enter \$6,000 if your spouse is age 65 or older before the end of the year and has a social security number valid for employment . . . . .                                                                                                                                                                                                                                                                                | <b>3b</b> \$ _____ |
| <b>4</b>  | Add lines 3a and 3b. Enter the result here . . . . .                                                                                                                                                                                                                                                                                                                                                                      | <b>4</b> \$ _____  |
| <b>5</b>  | Enter an estimate of your student loan interest, deductible IRA contributions, educator expenses, alimony paid, and certain other adjustments from Schedule 1 (Form 1040), Part II. See Pub. 505 for more information . . . . .                                                                                                                                                                                           | <b>5</b> \$ _____  |
| <b>6</b>  | <b>Itemized deductions.</b> Enter an estimate of your 2026 itemized deductions from Schedule A (Form 1040). Such deductions may include qualifying:                                                                                                                                                                                                                                                                       |                    |
| <b>a</b>  | <b>Medical and dental expenses.</b> Enter expenses in excess of 7.5% (0.075) of your total income . . . . .                                                                                                                                                                                                                                                                                                               | <b>6a</b> \$ _____ |
| <b>b</b>  | <b>State and local taxes.</b> If your total income is less than \$505,000 (\$252,500 if married filing separately), enter state and local taxes paid up to \$40,400 (\$20,200 if married filing separately) . . . . .                                                                                                                                                                                                     | <b>6b</b> \$ _____ |
| <b>c</b>  | <b>Home mortgage interest.</b> If your mortgage indebtedness is less than \$750,000 (\$375,000 if married filing separately), enter your home mortgage interest expense (including mortgage insurance premiums) . . . . .                                                                                                                                                                                                 | <b>6c</b> \$ _____ |
| <b>d</b>  | <b>Gifts to charities.</b> Enter contributions in excess of 0.5% (0.005) of your total income . . . . .                                                                                                                                                                                                                                                                                                                   | <b>6d</b> \$ _____ |
| <b>e</b>  | <b>Other itemized deductions.</b> Enter the amount for other itemized deductions . . . . .                                                                                                                                                                                                                                                                                                                                | <b>6e</b> \$ _____ |
| <b>7</b>  | Add lines 6a, 6b, 6c, 6d, and 6e. Enter the result here . . . . .                                                                                                                                                                                                                                                                                                                                                         | <b>7</b> \$ _____  |
| <b>8</b>  | <b>Limitation on itemized deductions.</b>                                                                                                                                                                                                                                                                                                                                                                                 |                    |
| <b>a</b>  | Enter your total income . . . . .                                                                                                                                                                                                                                                                                                                                                                                         | <b>8a</b> \$ _____ |
| <b>b</b>  | Subtract line 4 from line 8a. If line 4 is greater than line 8a, enter -0- here and on line 10. Skip line 9 . . . . .                                                                                                                                                                                                                                                                                                     | <b>8b</b> \$ _____ |
| <b>9</b>  | Enter: $\left\{ \begin{array}{l} \bullet \$768,700 \text{ if you're married filing jointly or a qualifying surviving spouse} \\ \bullet \$640,600 \text{ if you're single or head of household} \\ \bullet \$384,350 \text{ if you're married filing separately} \end{array} \right\}$ . . . . .                                                                                                                          | <b>9</b> \$ _____  |
| <b>10</b> | If line 9 is greater than line 8b, enter the amount from line 7. Otherwise, multiply line 7 by 94% (0.94) and enter the result here . . . . .                                                                                                                                                                                                                                                                             | <b>10</b> \$ _____ |
| <b>11</b> | <b>Standard deduction.</b>                                                                                                                                                                                                                                                                                                                                                                                                |                    |
| Enter:    | $\left\{ \begin{array}{l} \bullet \$32,200 \text{ if you're married filing jointly or a qualifying surviving spouse} \\ \bullet \$24,150 \text{ if you're head of household} \\ \bullet \$16,100 \text{ if you're single or married filing separately} \end{array} \right\}$ . . . . .                                                                                                                                    | <b>11</b> \$ _____ |
| <b>12</b> | <b>Additional standard deduction.</b> If you (or your spouse) are 65 or older.                                                                                                                                                                                                                                                                                                                                            |                    |
| Enter:    | $\left\{ \begin{array}{l} \bullet \$2,050 \text{ if you're single or head of household} \\ \bullet \$1,650 \text{ if you're married filing separately} \\ \bullet \$1,650 \text{ if you're a qualifying surviving spouse or you're married filing jointly and one of you is under age 65} \\ \bullet \$3,300 \text{ if you're married filing jointly and both of you are age 65 or older} \end{array} \right\}$ . . . . . | <b>12</b> \$ _____ |
| <b>13</b> | <b>Cash gifts to charities.</b> If you take the standard deduction, enter cash contributions up to \$1,000 (\$2,000 if married filing jointly) . . . . .                                                                                                                                                                                                                                                                  | <b>13</b> \$ _____ |
| <b>14</b> | Add lines 12 and 13. Enter the result here . . . . .                                                                                                                                                                                                                                                                                                                                                                      | <b>14</b> \$ _____ |
| <b>15</b> | Add lines 11 and 14. Enter the result here . . . . .                                                                                                                                                                                                                                                                                                                                                                      | <b>15</b> \$ _____ |
| <b>16</b> | If line 10 is greater than line 15, subtract line 11 from line 10 and enter the result here. If line 15 is greater than line 10, enter the amount from line 14 . . . . .                                                                                                                                                                                                                                                  | <b>16</b> \$ _____ |
| <b>17</b> | Add lines 2, 4, 5, and 16. Enter the result here and in Step 4(b) of Form W-4P . . . . .                                                                                                                                                                                                                                                                                                                                  | <b>17</b> \$ _____ |