



Effective 09/25/20

- 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 flat 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, MN, NV, NH, ND, OH, PA, SC, SD, TN, TX, WA, WY	<p>No state income tax will be withheld for residents of these states.</p>
D.C., GA, IL, IN, LA, MD, MS, MO, MT, NE, NJ, NM, NY, RI, UT, VA, WV, WI	<p>State income tax will be withheld only if you instruct us to withhold it. See below for exceptions.</p> <ul style="list-style-type: none"> • D.C.: 8.95% of the distribution amount is required if a <i>total</i> distribution is taken. • MS: 5% of the distribution amount is required if an <i>early</i> distribution is taken.
IA, ME, MA, OK, VT	<p>State income tax withholding is required when federal withholding applies. See below for state-specific minimums and exceptions.</p> <ul style="list-style-type: none"> • IA: 5% of the distribution amount • ME: 5% of the distribution amount • MA: 5% of the distribution amount • OK: 5% of the distribution amount • VT: 30% of the federal withholding amount (if the distribution amount is \$200 or above)
AR, CA, CT, DE, KS, MI, NC, OR	<p>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 exceptions.</p> <ul style="list-style-type: none"> • AR: 3% of the distribution amount at \$200 or above • CA: 10% of the <i>federal withholding</i> amount • CT: 6.99% (whether or not federal withholding applies). To make a different withholding election, you must complete and attach Form CT-W4P. • DE: 5% of the distribution amount • KS: 5% of the distribution amount at \$200 or above • MI: 4.25% of the distribution amount (whether or not federal withholding applies). To make a different withholding election, you must complete and attach Form MI W-4P. • NC: 4% of the distribution amount at \$200 or above. To opt out or request an amount greater than the required amount, you must complete and attach a Form NC-4P. • OR: 8% of the distribution amount



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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, MN, NV, NH, ND, OH, PA, SC, SD, TN, TX, WA, WY	<p>No state income tax will be withheld for residents of these states.</p>
D.C., GA, IL, IN, LA, MS, MO, MT, NJ, NM, NY, RI, UT, WV, WI	<p>State income tax will be withheld only if you instruct us to withhold it. See below for exceptions.</p> <ul style="list-style-type: none"> • D.C.: 8.95% of the distribution amount is required if a <i>total</i> distribution is taken. • MS: 5% of the distribution amount is required if an <i>early</i> distribution is taken.
AR, IA, KS, ME, MD, MA, NE, NC, OK, VT, VA	<p>State income tax withholding is required when federal withholding applies. See below for state-specific minimums and exceptions.</p> <p>ERD = Eligible rollover distribution Non-ERD = Non-eligible rollover distribution</p> <ul style="list-style-type: none"> • AR: 5% (for ERDs) or 3% (for non-ERDs) of the distribution amount at \$200 or above • IA: 5% of the distribution amount • KS: 5% of the distribution amount is required at \$200 or above for ERDs • ME: 5% of the distribution amount • MD: 7.75% of the distribution amount is required when federal withholding is applied to ERDs • MA: 5% of the distribution amount • NE: 5% of the distribution amount • NC: 4% of the distribution amount is required at \$200 or above for ERDs; 4% of the distribution amount is required at \$200 or above for non-ERDs. To opt out or request an amount greater than the required amount for a non-ERD, you must complete and attach a Form NC-4P. • OK: 5% of the distribution amount is required for ERDs • VT: 30% of the federal withholding amount (if the distribution amount is \$200 or above) • VA: 4% of the distribution amount
CA, CT, DE, MI, OR	<p>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 exceptions.</p> <ul style="list-style-type: none"> • CA: 10% of the <i>federal withholding</i> amount • CT: 6.99% (whether or not federal withholding applies). To make a different withholding election, you must complete and attach Form CT-W4P. • DE: 5% of the distribution amount • MI: 4.25% of the distribution amount (whether or not federal withholding applies). To make a different withholding election, you must complete and attach Form MI W-4P. • OR: 8% of the distribution amount