

# IRA Distribution Form

Please complete and submit this form to:

- Request a normal or premature distribution
- Request a distribution due to a death or disability
- Send a distribution to a former spouse or other retirement plan
- Rollover a distribution to a non-AllianceBernstein IRA

For other types of distribution requests:

- To make a Required Minimum Distribution (RMD), complete and submit the **IRA Required Minimum Distribution Form**.
- To transfer IRA assets between custodians, complete and submit the **IRA Rollover/Transfer Form**.
- To request the removal of an excess contribution, complete and submit the **Removal of Excess IRA Contribution Form**.

Please print or type, and keep a copy for your records. Both this form and the included IRS Form W-4R must be completed and signed.

If you have any questions about completing this form, please call us toll-free at (800) 221 5672, Monday through Friday, 8:30 a.m. to 6:30 p.m. Eastern Time. Return all completed forms to **AllianceBernstein Investor Services, Inc., PO Box 786003, San Antonio, TX 78278-6003**. For overnight delivery, send to **AllianceBernstein Investor Services, Inc., 8000 IH 10W, 13th Floor, San Antonio, TX 78230**.

## Important Tax Information

The federal tax law requires you to make a choice concerning the payments, called “distributions,” that you receive from your Traditional Individual Retirement Account (IRA) or Simplified Employee Pension (SEP) IRA. According to law, distributions from a Traditional or SEP IRA are subject to federal income tax withholding at a rate of 10% unless you provide an alternative withholding election. The withholding will be turned over to the Internal Revenue Service as a prepayment of your tax liability for the year the distribution is made. If you elect not to have withholding applied 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. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. If no election is made a withholding rate of 10% will apply to each distribution. Additionally, if your only address of record is a P.O. Box or non-U.S. address, a withholding rate of 10% will apply to each distribution unless you choose a greater rate of withholding. You may change your choice about the level of taxes you would like withheld at any time during the distribution year, even after distributions have begun. For additional information concerning withholding or distributions, please contact your tax advisor or the Internal Revenue Service.

## 1. Reason for Distribution

This form is being submitted to:

- Make a normal distribution (I am age 59½ or older). (Leave Section 3 blank.)
- Make a premature distribution (I am under age 59½). (Leave Section 3 blank.)
- Make a distribution due to death.  
**Note:** If the IRA holder has not made their RMD for the year, also complete and submit the **IRA Required Minimum Distribution Form**.
- Set up a periodic installment payment plan. (Leave Sections 3 and 4 blank.)
- Change my periodic installment payment plan information and/or withholding rate. (Leave Sections 3 and 4 blank.)
- Receive my dividends/capital gains in cash (I am age 59½ or older). (Leave Sections 3, 4, and 9 blank.)
- Set up 72(t) payments\* (substantially equal periodic payments). (Leave Sections 3 and 4 blank.)
- Make a distribution due to total and permanent disability. (Leave Section 3 blank.)  
**Note:** Proof of disability is required to waive any Contingent Deferred Sales Charge (CDSC) fee.
- Make a transfer to an IRA for a former spouse. (Leave Section 3 blank.)  
**Note:** A certified copy of the divorce decree or other appropriate document must be provided.
- Make a direct rollover from your AllianceBernstein Traditional IRA to an employer-maintained retirement plan. (Leave Sections 3 and 9 blank.)  
**Note:** Please contact the administrator of your employer-maintained retirement plan before submitting this form to make sure that plan will accept a rollover from your AllianceBernstein Traditional IRA.
- Make a direct rollover from your AllianceBernstein Traditional IRA to a non-AllianceBernstein IRA. (Leave Sections 3 and 5 blank.)  
**Note:** This form must be accompanied by a properly completed Letter of Acceptance (LOA) from the receiving institution.

\* You are setting up a substantially equal periodic payment schedule that qualifies for the exception to the 10% penalty under Section 72(t)(2)(a)(iv) of the Internal Revenue Code (sometimes referred to as “72(t)” payments). Please be sure to consult your tax advisor before you begin to take payments.



## 2. IRA Holder Information

Please provide the legal name of the IRA holder.

\_\_\_\_\_  
Last Name First Name MI

\_\_\_\_\_  
Date of Birth (MM/DD/YYYY)—**Required** Social Security Number Daytime Phone Number

\_\_\_\_\_  
Mailing Address\*

\_\_\_\_\_  
City State ZIP Code

\_\_\_\_\_  
Residential Address (if Mailing Address is a PO Box)

\_\_\_\_\_  
City State ZIP Code

If you are not the IRA holder, please provide the following information:

**I am acting on this account in the following capacity:**

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Attorney-in-fact              | <input type="checkbox"/> Beneficiary                      | <input type="checkbox"/> Trustee                           |
| <input type="checkbox"/> Executor(trix) of Beneficiary | <input type="checkbox"/> Executor(trix) of the IRA Holder | <input type="checkbox"/> Custodian for a Minor Beneficiary |
| <input type="checkbox"/> Former Spouse                 | <input type="checkbox"/> Former Minor                     | <input type="checkbox"/> Custodian for a Minor IRA Holder  |
| <input type="checkbox"/> Other _____                   |   |  |

\_\_\_\_\_  
Last Name First Name MI

\_\_\_\_\_  
Daytime Phone Number Custodian's Date of Birth (MM/DD/YYYY) Custodian's Social Security Number

\*If this address has been changed within the past 30 days, or is not the same as the address AllianceBernstein has on record, a Medallion Signature Guarantee Stamp is required (Section 10).

### 3. Beneficiary Information

Complete this section **only** if the account is being transferred due to the death of the IRA holder. Each beneficiary must complete and submit a separate **IRA Distribution Form**. An AllianceBernstein IRA Application must be attached if a spousal beneficiary wishes to establish a new account. Distribution options may vary for beneficiaries. Consult your tax/financial advisor for options. A Medallion Signature Guarantee Stamp is required in Section 10.

**Note:** If the IRA holder has not made their RMD for the year, also complete and submit the **IRA Required Minimum Distribution Form**.

#### A. Distribution Option (select one):

- Transfer the IRA to a beneficiary IRA and process a distribution at the same time.
- Transfer the entire IRA to a surviving **spousal** beneficiary IRA.
- Transfer the entire IRA to a **non-spousal** beneficiary IRA. (Consult your tax/financial advisor for options.)

#### B. Beneficiary Information

|  |   |                      |
|--|---|----------------------|
| Last Name  | First Name  | MI                   |
| Date of Birth (MM/DD/YYYY)— <b>Required</b>              | Social Security Number/Tax ID Number                    | Daytime Phone Number |
| Mailing Address  |   |                      |
| City   | State   | ZIP Code             |
| Residential Address (If mailing Address is a PO Box)     |   |                      |
| City   | State   | ZIP Code             |
| IRA Holder's Date of Death (MM/DD/YYYY)— <b>Required</b> | Beneficiary's Relationship to Deceased— <b>Required</b> |                      |

### 4. Distribution Information

Complete this section if you wish to make a **one-time distribution** from your IRA. List the account(s) from which you would like to take the distribution(s), as well as the amount(s). Withdrawal of mutual funds may be subject to a Contingent Deferred Sales Charge (CDSC) fee. See prospectus for details or call Client Services at (800) 221 5672.

If you wish to make a required minimum distribution, do not use this form. Complete and submit the **IRA Required Minimum Distribution Form**.

|    | Fund Number   | Account Number  | Redeem (Check One)<br>(A: All Shares; D: Dollar Amount; S: Shares)                  |
|----|---|---|---|
| 1. | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="checkbox"/> A <input type="checkbox"/> D \$ <input type="checkbox"/> S |
| 2. | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="checkbox"/> A <input type="checkbox"/> D \$ <input type="checkbox"/> S |
| 3. | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="checkbox"/> A <input type="checkbox"/> D \$ <input type="checkbox"/> S |
| 4. | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="checkbox"/> A <input type="checkbox"/> D \$ <input type="checkbox"/> S |
| 5. | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="checkbox"/> A <input type="checkbox"/> D \$ <input type="checkbox"/> S |
| 6. | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="checkbox"/> A <input type="checkbox"/> D \$ <input type="checkbox"/> S |

## 5. Periodic Installment Payment Plan Information

Complete this section if you wish to establish a new periodic installment payment plan, change the details of your existing plan, or periodically receive your dividends in cash. If you are updating your withholding rate (Section 9), list the affected account(s) in the "I wish to change my existing plan" section below.

If you wish to establish periodic payments to fulfill a required minimum distribution (RMD), do not use this form. Complete and submit the **IRA Required Minimum Distribution Form**.

Any shareholder who owns or purchases shares of a fund having a current NAV of at least \$5,000 may establish a systematic withdrawal plan under which the shareholder will periodically receive a payment in a stated amount of not less than \$50 on a selected date. The \$5,000 account minimum does not apply to a shareholder owning shares through an Individual Retirement Account or other retirement plan who has attained the age of 72 (70½ prior to 2020) and who wishes to establish a systematic withdrawal plan to help satisfy a required minimum distribution.

Systematic withdrawal plan participants may not elect to receive their dividends or distributions in cash. Dividends and distributions from funds on this plan will be automatically reinvested in additional shares of the fund.

- I wish to establish a new periodic installment payment plan.

| Fund Number                      | Account Number | Amount (\$50 minimum)   |
|----------------------------------|----------------|---|
| _____                            | _____          | \$ _____ or Shares: _____   |
| _____                            | _____          | \$ _____ or Shares: _____   |
|                                  |                | <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually |
| Payment Start Date (MM/DD/YYYY)* |                | Payment Frequency   |

- I wish to change my existing periodic installment payment plan. If you are updating your withholding rate (Section 9), list the affected accounts in this section.

| Fund Number                      | Account Number | Amount (\$50 minimum)   |
|----------------------------------|----------------|---|
| _____                            | _____          | \$ _____ or Shares: _____   |
| _____                            | _____          | \$ _____ or Shares: _____   |
|                                  |                | <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually |
| Payment Start Date (MM/DD/YYYY)* |                | Payment Frequency   |

- I wish to receive my dividends/capital gains in cash.

| Fund Number | Account Number |
|-------------|----------------|
| _____       | _____          |

## 6. Receive Your Distribution by Check

Complete this section to receive your IRA distribution via a mailed check. Do not complete Section 7 or Section 8. Please complete both sections below. If no payment option is selected, the distribution check will be made payable to the current IRA holder and mailed to the address of record.

### A. Make the distribution check payable to (select one):

- The IRA holder (Section 2)<sup>†</sup>.  
 The deceased IRA holder's beneficiary (Section 3).  
 The payee listed below. (A Medallion Signature Guarantee Stamp is required in Section 10.)

|           |            |    |
|-----------|------------|----|
| Last Name | First Name | MI |
|-----------|------------|----|

### B. Send the distribution check to (select one):

- The IRA holder's address (Section 2).  
 The deceased IRA holder's beneficiary's address (Section 3).  
 The address listed below. (A Medallion Signature Guarantee Stamp is required in Section 10.)

Mailing Address

|      |       |          |
|------|-------|----------|
| City | State | ZIP Code |
|------|-------|----------|

\* If you do not specify a beginning date, a default date of the 1st of the month will be applied. If the day selected is not a Business Day in a given month, or quarter, as applicable, the amount indicated will be withdrawn on the next Business Day. If the Periodic Installment Payment Plan is being established to satisfy a 72(t) distribution, you may choose a date up to and including the 28th of the month but not later. This limitation has been established to ensure a payment made in December is processed and issued prior to calendar year-end.

<sup>†</sup> Distributions of less than \$25.00 will be automatically reinvested in shares of the Fund. To receive distributions of less than \$25.00 in cash, you must have bank instructions associated with your account. To establish bank instructions on your account, select and complete the appropriate option where indicated on the next page.

## 7. Transfer Your Distribution to Another Account

Complete this section to transfer your IRA distribution to a new or existing account. Do not complete Section 6 or Section 8.

- Transfer the distribution to the existing AllianceBernstein account listed below.** (If the owner of the account below is not the registered IRA Holder listed in Section 2, a Medallion Signature Guarantee Stamp is required in Section 10.)

|              |             |                |
|--------------|-------------|----------------|
| Account Name | Fund Number | Account Number |
|--------------|-------------|----------------|

Date of Payment (MM/DD/YYYY) (Only for systematic installment payments of a fixed dollar amount.)

- Transfer the distribution to a new AllianceBernstein account.** In addition to this distribution form, you must complete and submit:
  - An **AllianceBernstein IRA Application**, if you are a surviving spouse beneficiary. If the proceeds of this distribution are being used to fund another AllianceBernstein IRA in such cases as divorce, please attach a completed IRA application and a certified copy of the divorce decree or other appropriate documentation to this form.
  - A **Mutual Fund Application**, if you are not a surviving spouse beneficiary.

Date of Payment (MM/DD/YYYY) (Only for systematic installment payments of a fixed dollar amount.)

- Transfer the distribution into a new or existing non-AllianceBernstein IRA.** In addition to this distribution form, you must submit a properly completed Letter of Acceptance (LOA) from the receiving institution. (A Medallion Signature Guarantee Stamp is required in Section 10.)

## 8. Deposit the Distribution into Your Bank Account

Complete this section to deposit your IRA distribution into a new or existing bank account. Do not complete Section 6 or Section 7.

- Deposit the distribution into the bank account on file for this account.** Select this option if you have previously established EFT for the account(s) in Section 4 and Section 5.

|                     |                     |   |
|---------------------|---------------------|---|
| Bank Routing Number | Bank Account Number | <input type="checkbox"/> Checking <input type="checkbox"/> Savings<br>Type of Account |
|---------------------|---------------------|---|

- Deposit the distribution into the bank account listed below, which is not on file for this account.** Select this option if you have not previously established EFT for your account(s), or you wish to have the distribution deposited in a different bank account from the one associated with the account(s) listed in Section 4 and Section 5.
  - Please establish future EFT transaction capability for this bank account for the account(s) listed in Section 4 and Section 5.

|                     |                     |   |
|---------------------|---------------------|---|
| Bank Routing Number | Bank Account Number | <input type="checkbox"/> Checking <input type="checkbox"/> Savings<br>Type of Account |
|---------------------|---------------------|---|

### Please Tape a Preprinted, Voided Check Here\*

For EFT transactions, the Fund requires signatures of bank account owners exactly as they appear on bank records. If the registration at the bank differs from that on the AllianceBernstein mutual fund, all owners of the bank account must authorize the draft by signing below:



ABA Routing #
Check #
Bank Account #

Signature (All bank account owners must sign)

|           |      |
|-----------|------|
| Signature | Date |
|-----------|------|

|           |      |
|-----------|------|
| Signature | Date |
|-----------|------|

\* Services cannot be established without a preprinted voided check. If you are using a savings account rather than a checking account, please attach a preprinted deposit slip. The check or deposit slip provided must include the following: Bank ABA Routing Number, Bank Account Number and Bank Account Registration (name and address of account holder). If you are unable to provide these items, please submit a letter from your bank (on bank letterhead) confirming your account information.

## 9. Withholding

**Note:** If you are changing or updating the withholding rate on an existing periodic installment payment plan, also complete the appropriate information in Section 5. Please complete and sign the attached IRS Form W-4R to make your withholding election if you are electing a withholding rate other than 10%. The W-4R allows you to elect a withholding rate between 0% and 100%.

If no withholding election is made or the form is otherwise incomplete, federal income tax will be withheld at a rate of 10% from all distributions.

If your distribution is being mailed to a P.O. Box or outside the U.S. and its territories, federal income tax will be withheld at a rate of 10% unless you choose a greater rate of withholding.

**Caution:** If you elect no withholding apply to your distribution, or you do not have enough federal income tax withheld from your distribution, 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. Even if you elect not to have federal income tax withheld, you are liable for payment of federal income tax on the taxable portion of your distribution from all IRAs you own. You may also be subject to penalties under the estimated tax rules if your payments of estimated tax and withholding, if any, are insufficient. Please consult your tax advisor if you have questions about withholding federal tax from your distribution.

## 10. Signature

By signing below (and providing the Medallion Signature Guarantee Stamp as indicated), you certify that you are eligible to engage in the transactions listed on this form and are acting in the capacity indicated in Section 2 of this form.

**Note:** Please ensure the appropriate signature appears on the enclosed IRS Form W-4R in addition to on the signature line below.

You certify that you have read the Important Tax Information on this form, and that the information provided on the form regarding your status with respect to the account involved and in all other aspects is correct. You also certify that the action directed on this form fully complies with the terms of the Individual Retirement Account Custodial Agreement governing your Traditional IRA, Roth IRA, or SEP IRA.

If you are signing this request as a beneficiary of a deceased IRA holder, you are also certifying, under penalty of perjury, that the Social Security number or Tax ID Number you have provided in Section 2 of this form is the correct number, and that the number is not subject to backup withholding.

Signature

Date

A Medallion Signature Guarantee Stamp is required if:

- The authorized individual is not the AllianceBernstein IRA holder.
- There is a special payee.
- There are special mailing instructions.
- The distribution amount is greater than \$100,000.
- The address of record has been changed within the past 30 days, or the address listed on this form is not the same as the address of record.
- The distribution proceeds are being reinvested into an account registered to anyone other than the AllianceBernstein IRA holder.
- The IRA is being transferred to a beneficiary IRA due to the death of the AllianceBernstein IRA holder.

Affix Medallion Signature Guarantee Stamp Below \*

\*A Medallion Signature Guarantee is defined as a guarantee of signature as a warranty, with respect to the signature of an endorser of a security or an originator of an instruction regarding a security that, at the time of signing, guaranteed the signature was genuine; the signer was an appropriate person to sign, or, if the signature is by an agent, the agent had actual authority to act on behalf of the appropriate person; and the signer had legal capacity to sign.

AllianceBernstein Investments, Inc. (ABI) is the distributor of the AllianceBernstein family of mutual funds. ABI is a member of FINRA and is an affiliate of AllianceBernstein L.P., the manager of the funds.

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**Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions**

Department of the Treasury  
Internal Revenue Service

**Give Form W-4R to the payer of your retirement payments.**

**2023**

|   |           |                                  |
|---|-----------|----------------------------------|
| <b>1a</b> First name and middle initial | Last name | <b>1b</b> Social security number |
|---|-----------|----------------------------------|

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> | % |
|---|----------|---|

|                  |   |  |
|------------------|---|--|
| <b>Sign Here</b> | <div style="border-bottom: 1px solid black; min-height: 20px;"></div> <p><b>Your signature</b> (This form is not valid unless you sign it.)</p> | <div style="border-bottom: 1px solid black; min-height: 20px;"></div> <p><b>Date</b></p> |
|------------------|---|--|

**General Instructions**

Section references are to the Internal Revenue Code.

**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.

**2023 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>                             |
| 13,850                                     | <b>10%</b>                            | 27,700   | <b>10%</b>                            | 20,800                    | <b>10%</b>                            |
| 24,850                                     | <b>12%</b>                            | 49,700   | <b>12%</b>                            | 36,500                    | <b>12%</b>                            |
| 58,575                                     | <b>22%</b>                            | 117,150  | <b>22%</b>                            | 80,650                    | <b>22%</b>                            |
| 109,225                                    | <b>24%</b>                            | 218,450  | <b>24%</b>                            | 116,150                   | <b>24%</b>                            |
| 195,950                                    | <b>32%</b>                            | 391,900  | <b>32%</b>                            | 202,900                   | <b>32%</b>                            |
| 245,100                                    | <b>35%</b>                            | 490,200  | <b>35%</b>                            | 252,050                   | <b>35%</b>                            |
| 591,975*                                   | <b>37%</b>                            | 721,450  | <b>37%</b>                            | 598,900                   | <b>37%</b>                            |

\* If married filing separately, use \$360,725 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 2023, 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: (a) qualifying “hardship” distributions, and (b) distributions required by federal law, such as required minimum 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 \$60,000 without the payment. Step 1: Because your total income without the payment, \$60,000, is greater than \$58,575 but less than \$109,225, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$80,000, is greater than \$58,575 but less than \$109,225, 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 \$42,500 without the payment. Step 1: Because your total income without the payment, \$42,500, is greater than \$24,850 but less than \$58,575, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$62,500, is greater than \$58,575 but less than \$109,225, the corresponding rate is 22%. The two rates differ. \$16,075 of the \$20,000 payment is in the lower bracket (\$58,575 less your total income of \$42,500 without the payment), and \$3,925 is in the higher bracket (\$20,000 less the \$16,075 that is in the lower bracket). Multiply \$16,075 by 12% to get \$1,929. Multiply \$3,925 by 22% to get \$863.50. The sum of these two amounts is \$2,792.50. This is the estimated tax on your payment. This amount corresponds to 14% of the \$20,000 payment (\$2,792.50 divided by \$20,000). Enter “14” on line 2.



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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.