

# SmartBlend IRA<sup>SM</sup> Automatic Distribution Form

## Important Usage Information

This form is to be used by individuals who are over age 59½ and wish to receive normal distributions on a periodic basis. This form should not be used for premature distributions, lump-sum distributions, distributions due to the death of the IRA holder, or distributions due to divorce. For all nonperiodic distribution requests, please use the **IRA Distribution Form**, which can be obtained at [www.ABFunds.com](http://www.ABFunds.com) or by calling (800) 221 5672.

## Instructions:

- If the IRA holder is deceased, the **IRA Distribution Form** should be used.
- Both this form and the included IRS Form W-4R must be completed and signed.
- Return all executed forms to **AllianceBernstein Investor Services, Inc., P.O. 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**.
- For help filling out this form, please call Client Services at (800) 221 5672, 8:30 a.m. to 6:30 p.m. (ET), Monday–Friday.

## 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 in the Internal Revenue Service.

## 1. SmartBlend IRA Holder Information

Please provide the legal name of the IRA holder.

_____ Last Name	_____ First Name	_____ MI
_____ Date of Birth (MM/DD/YYYY)	_____ Social Security Number	_____ Daytime Phone Number
_____ Mailing Address*		
_____ City	_____ State	_____ ZIP Code

\* If the address listed above has been changed within the past 30 days or is not the same as the address AllianceBernstein has on record, a Medallion Signature Guarantee will be required.



## 2. Requestor Information

### Are you the SmartBlend IRA Holder?

- Yes (Please proceed to Section 3.)
- No (Please provide your name and daytime phone number and check the appropriate box indicating the capacity in which you are acting. If not listed, please check "Other" and specify your capacity.)

Last Name	First Name	MI
Daytime Phone Number		
<input type="checkbox"/> Attorney-in-fact	<input type="checkbox"/> Executor(trix)	<input type="checkbox"/> Former Minor
<input type="checkbox"/> Former Spouse	<input type="checkbox"/> Trustee	<input type="checkbox"/> Beneficiary
<input type="checkbox"/> Custodian for a Minor Beneficiary	<input type="checkbox"/> Custodian for a Minor IRA Holder	<input type="checkbox"/> Other _____

## 3. Investments

### Account Information

Please indicate the account for which you would like to establish a periodic distribution program. Also indicate the dollar amount or percentage of the account that you would like to receive on an annual basis, when you would like the distributions to begin, and the frequency of the payments.

Account Number	-or-	Annual Percent of Account		
Annual Amount				
Frequency of Payments (choose one):	<input type="checkbox"/> Biweekly	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Annually
Begin payments on (MM/DD):	____ / ____			

## 4. Distribution Method

### Select one of the following options:

Your check will be made payable to you and sent to the address listed on the account registration unless you request otherwise in Section 5. Payments will be made from the account listed in Section 3. All distributions requested on this form will be considered normal distributions.

**Note: The payment amounts under any of the distribution methods listed below are not guaranteed. Payments will be made for any year only to the extent that your account has sufficient assets to cover the payment amount.**

- Real**

This strategy adjusts a fixed annual withdrawal amount to rise with inflation. The Consumer Price Index is used to determine inflation adjustments. You specify a fixed dollar amount that you wish to receive on an annual basis. The payments will then be distributed based on the payment frequency selected and the amount specified, AND, each year, the fixed dollar amount will be increased to adjust for inflation. Example: An investor elects to withdraw 4.5% in the initial year with a payment frequency of "monthly." The initial account value is \$100,000. The investor will then receive \$375 per month for the first year. At the end of year one, the percentage increase in inflation from the previous year is 3%. Therefore, the annual withdrawal amount will increase from \$4,500 to \$4,635. So, in year two, the investor will receive \$386.25 per month. If the inflation percentage change is ever less than 0% (i.e., deflation), the investor's annual withdrawal amount will remain unchanged from the previous year.
- Stable**

In selecting the Stable distribution method, you specify a fixed dollar amount that you wish to receive on an annual basis. The payments will then be distributed based on the payment frequency selected and the fixed dollar amount specified. Example: An investor with an initial account value of \$100,000 elects to withdraw 6.5% per year with a payment frequency of "monthly." The investor will then receive \$541.67 per month.

**Minimum Certain**

In selecting the Minimum Certain distribution method, you specify the percentage that you wish to receive on an annual basis. However, this distribution method does not “allow” an annual withdrawal amount to be less than the previous year’s annual withdrawal amount. You will specify a withdrawal percentage that you wish to receive on an annual basis. At the end of each year, on the last business day of the year, the specified withdrawal percentage will be multiplied by the account value at day’s end to determine the annual withdrawal amount for the next year. The payments will then be distributed based on the payment frequency selected and the newly calculated annual withdrawal amount for the next year. In addition, the strategy has a “floor” such that the new annual withdrawal amount cannot be less than the previous year’s annual withdrawal amount. If it is, then the new annual withdrawal amount will be set to the previous year’s annual withdrawal amount, provided sufficient assets are in the account to cover the withdrawal amounts. Example: An investor elects to withdraw 5.5% per year with a payment frequency of “monthly.” Initially, the investor invests \$100,000, so for the first year, the investor will receive \$458.33 per month. At the end of the first year, the investor’s account value is \$105,000. The investor’s annual withdrawal amount for year two will be 5.5% of \$105,000, that is, \$481.25 per month. At the end of year two, the account value is \$100,000, but because this strategy has a “floor,” the monthly withdrawal amount for year three would remain at \$481.25.

**Variable**

In selecting the Variable distribution method, you specify the percentage that you wish to receive on an annual basis. At the end of each year, on the last business day of the year, the specified withdrawal percentage will be multiplied by your account value at day’s end to determine the annual withdrawal amount for the next year. The payments will then be distributed based on the payment frequency selected and the newly calculated annual withdrawal amount for the next year. Example: An investor elects to withdraw 5% per year with a payment frequency of “monthly.” Initially, the investor invests \$100,000, so, for the first year, the monthly withdrawal amount would be \$416.67. At the end of year one, the account value is \$105,000, so the monthly withdrawal amount for year two would be \$437.50. At the end of year two, the account value is \$102,000, so the monthly withdrawal amount for year three would be \$425.

**Longevity**

This strategy bases your annual withdrawal amount on the joint life expectancy of someone your age and someone 10 years younger. At the end of each year, you’ll receive a percentage of your account value, which we calculate using the life expectancy tables available from the Internal Revenue Service (the account value is divided by the joint life expectancy factor of someone your age and someone 10 years younger). The payments will then be distributed based on the payment frequency selected and the newly calculated annual withdrawal amount for that year. Example: An investor is 65 years old. The account value is \$100,000 with a payment frequency of “monthly.” The applicable joint life expectancy factor is 32.\* Therefore, the investor’s annual withdrawal amount will be \$3,125, or \$260.42 per month. The following year, the account value is \$102,000, and the investor is now 66 years old. The joint life expectancy is now 31.1,\* so for this year, the investor will receive \$273.31 per month.

Any shareholder who owns or purchases shares of a fund with a current account value of at least \$5,000 may establish a systematic withdrawal plan. Under this plan, 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 who owns shares through an individual retirement account or other retirement plan, has attained the age of 72 (70½ prior to 2020) and wishes to establish a systematic withdrawal plan to help satisfy a required minimum distribution. Systematic withdrawal plan participants must elect to have their dividends and distributions from a fund automatically reinvested in additional shares of the fund.

\*Based on the current Joint and Last Survivor Life Expectancy tables from the Internal Revenue Service’s regulations on required distributions from retirement plans.

## 5. Payment Method

### A. Please choose one of the following:

- Make check payable to the IRA Holder and mail to the address of record.
- Make check payable to a special payee and/or mail to a special address, as provided below.

Last Name	First Name	MI
Address		
City	State	ZIP Code

**Electronic Funds Transfer (EFT)**

- Existing Bank Account**—Check if you want the distribution deposited into a bank account for which you have already established the ability to perform EFT transactions with AllianceBernstein for the account(s) listed in Section 5.
- New Bank Account Information**—Check if bank account EFT transaction capability has not been established with AllianceBernstein or if you want the distribution deposited into a bank account different from the bank account already established on the account(s) listed in Section 5. Attach a preprinted voided check/deposit slip.

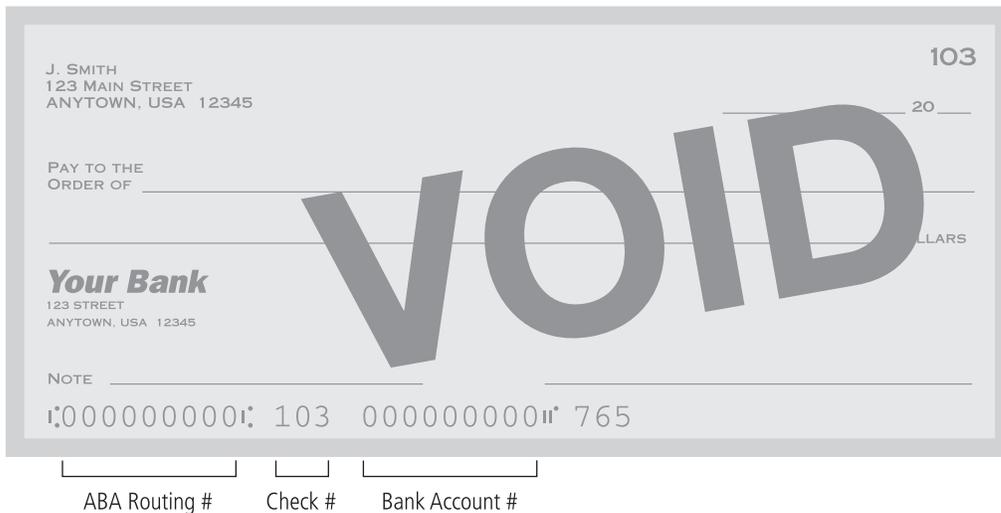
**Note:** Your financial institution must be a US bank.

### Bank Information

Bank's ABA Routing Number	Bank Account Number
<input type="checkbox"/> <b>Checking Account</b>	<input type="checkbox"/> <b>Savings Account</b>

### 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:



Signature (All bank account owners must sign)	Date
Signature	Date
Signature	Date

Please note that the SmartBlend IRA holder or authorized third party must also sign in Section 7.

\*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 IRA holder). If you are unable to provide these items, please submit a letter from your bank (on bank letterhead) confirming your account information.

**B. If you would like to reinvest distributions in another AllianceBernstein account, please select one:**

- Reinvestment of Payment (existing account).** To reinvest distribution proceeds in an existing AllianceBernstein account, complete this section. See the notice in the Section 7 regarding signature guarantee.

Account Name

Fund Name and Account Number

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

- Reinvestment of Payment (new account).** To reinvest distribution proceeds in a new AllianceBernstein mutual fund account, complete a Mutual Fund Application and return it with this form. If you are the surviving spouse beneficiary of the IRA owner and you would like to roll over distribution proceeds to a new IRA, complete an IRA Application and return it with this form.

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

## 6. 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.

## 7. Signature

By signing below, 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.

By signing 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 or Roth IRA.

By signing this request, you are certifying, under the penalty of perjury, that the Social Security number or Taxpayer Identification Number you have provided in Section 1 of this form is the correct Social Security number or Taxpayer Identification Number and is not subject to backup withholding.

---

Signature

Date

A Medallion Signature Guarantee will be required for any of the following:

- Authorization from an individual other than the AllianceBernstein IRA holder.
- Special Payees
- Special mailing instructions
- Distributions over \$100,000
- Address listed on form has been changed within the past 30 days or is not the same as the address AllianceBernstein has on record.
- Reinvestment of distribution proceeds into an account registered to anyone other than the 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.

The [A/B] logo is a registered service mark of AllianceBernstein and AllianceBernstein® is a registered service mark used by permission of the owner, AllianceBernstein L.P.

© 2022 AllianceBernstein L.P.



<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>	<p>_____</p> <p><b>Your signature</b> (This form is not valid unless you sign it.)</p>	<p>_____</p> <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.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request additional federal income tax withholding from your nonperiodic payment(s) or eligible rollover distribution(s); (b) choose not to have federal income tax withheld from your nonperiodic payment(s), when permitted; or (c) change a previous Form W-4R (or a previous Form W-4P that you completed with respect to your nonperiodic payments or eligible rollover distributions). To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding on your payment(s). Failure to provide a properly completed form will result in your payment(s) being subject to the default rate; providing fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S.

commonwealths and territories for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.