



**Effective 09/08/24**

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

State of residence	State income tax withholding information
AL, AK, AZ, CO, FL, HI, ID, KY, NV, NH, ND, OH, PA, SC, SD, TN, TX, WA, WY	<p><b>No state income tax will be withheld for residents of these states.</b></p>
D.C., GA, IL, IN, LA, MD, MS, MO, MT, NE, NJ, NM, NY, RI, UT, VA, WV, WI	<p><b>State income tax will be withheld only if you instruct us to withhold it. See below for exceptions.</b></p> <ul style="list-style-type: none"> <li>• <b>D.C.:</b> 10.75% of the distribution amount is required if a total distribution is taken.</li> <li>• <b>MS:</b> When federal withholding applies, 4.7% of the distribution amount is required if an early distribution is taken.</li> </ul>
CA, DE, IA, KS, NC, OR	<p><b>State income tax withholding is required when federal withholding applies unless you instruct us not to withhold state income taxes. See below for state-specific minimums and requirements.</b></p> <ul style="list-style-type: none"> <li>• <b>CA:</b> 10% of the <i>federal withholding</i> amount</li> <li>• <b>DE:</b> 5% of the distribution amount</li> <li>• <b>IA:</b> 5% of the distribution amount. To determine if you're eligible to opt out of state withholding, refer to a tax advisor.</li> <li>• <b>KS:</b> 5% of the distribution amount at \$200 or above</li> <li>• <b>NC:</b> 4% of the distribution amount at \$200 or above. To opt out of withholding, you must complete and attach Form NC-4P.</li> <li>• <b>OR:</b> 8% of the distribution amount</li> </ul>
AR, CT, MI, MN, OK	<p><b>State income tax withholding is required whether or not federal withholding applies unless you instruct us not to withhold state income taxes. See below for state-specific requirements.</b></p> <ul style="list-style-type: none"> <li>• <b>AR:</b> 3% of the distribution amount at \$200 or above</li> <li>• <b>CT:</b> 6.99% of the distribution amount. To opt out or request a reduced withholding rate, you must complete and attach Form CT-W4P. You cannot opt out or request a reduced withholding rate if a total distribution is taken.</li> <li>• <b>MI:</b> 4.25% of the distribution amount. To opt out or request a reduced withholding rate, you must complete and attach Form MI W-4P.</li> <li>• <b>MN:</b> 6.25% of the distribution amount</li> <li>• <b>OK:</b> 4.75% of the distribution amount</li> </ul>
ME, MA, VT	<p><b>State income tax withholding is required when federal withholding applies. See below for state-specific minimums and requirements.</b></p> <ul style="list-style-type: none"> <li>• <b>ME:</b> 5% of the distribution amount</li> <li>• <b>MA:</b> 5% of the distribution amount. However, if the distribution amount is over a threshold set by the state (\$1,053,750 for 2024) the withholding may be more. Refer to your financial professional or the state for more information.</li> <li>• <b>VT:</b> 30% of the <i>federal withholding</i> amount (if the distribution amount is \$200 or above)</li> </ul>



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

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



State of residence	State income tax withholding information
ME, MD, MA, NE, VT, VA	<p><b>State income tax withholding is required when federal withholding applies. See below for state-specific minimums and requirements.</b></p> <p><b>ERD = Eligible rollover distribution    Non-ERD = Non-eligible rollover distribution</b></p> <ul style="list-style-type: none"> <li>• <b>ME:</b> 5% of the distribution amount</li> <li>• <b>MD:</b> 7.75% of the distribution amount is required for ERDs</li> <li>• <b>MA:</b> 5% of the distribution amount. However, if the distribution amount is over a threshold set by the state (\$1,053,750 for 2024) the withholding may be more. Refer to your financial professional or the state for more information.</li> <li>• <b>NE:</b> 5% of the distribution amount</li> <li>• <b>VT:</b> 30% of the <i>federal withholding</i> amount (if the distribution amount is \$200 or above)</li> <li>• <b>VA:</b> 4% of the distribution amount</li> </ul>