

# FONDO DE ANUALIDADES DE LOS TRABAJADORES DE CONNECTICUT

## DISTRIBUCIÓN EN SERVICIO – APÉNDICE DE SOLICITUD

### SECCIÓN 1: A SER COMPLETADA POR EL PARTICIPANTE

NOMBRE \_\_\_\_\_ NUM. SEG. SOC. \*\*\*-\*\*-\_\_\_\_\_

Por la presente solicito una “Distribución en Servicio” del Fondo de Anualidades de los Trabajadores de Connecticut (“Fondo”) de acuerdo con las disposiciones del Plan y el documento del plan del Fondo modificado por acción de la Junta de Síndicos. Reconozco que cualquier Distribución en Servicio se realizará en forma de suma global y que el monto bruto que puedo recibir *no puede exceder el menor de: (1) \$20,000; o (2) 50% del Saldo de mi Cuenta siempre y cuando el saldo de mi cuenta al 31 de diciembre anterior fuera de \$5,000.00 o más.*

El monto que puede recibir del Fondo obviamente depende del saldo de su Cuenta del Fondo. El monto de distribución en servicio al que usted es elegible se indica a continuación:

Elijo recibir la Distribución en Servicio máxima del saldo de mi cuenta al 31 de diciembre de 2022 (50% hasta un máximo de \$20,000)

Elijo recibir una Distribución en Servicio por un monto bruto de:  
(que es menor que el Máximo): \$ \_\_\_\_\_

En conformidad con la ley federal, su cónyuge, si está casado, debe dar su consentimiento a su solicitud de Distribución en Servicio. Por lo tanto, debe completar el “Consentimiento del cónyuge” o la “Certificación de que el participante no está casado” en la Sección 2.

Entiendo las siguientes condiciones y reglas de elegibilidad para una Distribución en Servicio:

- **El monto de mi Distribución en Servicio no puede exceder el menor de: (1) \$20,000 (bruto); o (2) 50% del saldo de su cuenta (bruto).**
- **El Fondo ha establecido un límite de una (1) Distribución en Servicio por Participante elegible una vez por Año del Plan (del 1 de enero al 31 de diciembre).**

Aquí hay algunos otros elementos importantes a tener en cuenta con respecto a una distribución en servicio:

- La Distribución en Servicio solo se puede pagar en forma de pago global, con el consentimiento del cónyuge si está casado (como se indicó anteriormente).
- La Oficina del Fondo debe recibir una Solicitud en servicio debidamente completada, con todas las firmas requeridas y cualquier certificación notarial necesaria, entre las 8 a. m. y las 3:30 p. m. (excepto días festivos y fines de semana) o enviar los documentos por correo a la Oficina del Fondo.
- Según el Fondo de Anualidades de los Trabajadores de Connecticut, no se le permite renovar esta distribución; por lo tanto, el Fondo debe retener el 20% del impuesto federal sobre la renta obligatorio de su Distribución en Servicio. Se le proporcionará un formulario de elección donde podrá elegir una cantidad fija en dólares además de la retención del 20% del impuesto federal sobre la renta.
- Connecticut requiere una retención obligatoria del impuesto estatal sobre la renta del 6,99% sobre las distribuciones emitidas a residentes de Connecticut (según un formulario CT-W4P debidamente completado).
- Si recibe una Distribución en servicio y es menor de 59 años y medio, el impuesto adicional del 10% de la Sección 72(t) se aplicará a la cantidad que reciba como Distribución en servicio, a menos que cumpla con una de las excepciones.

- Debido a que el Fondo no permite reinversiones en el Fondo, cualquier monto que reciba como Distribución en servicio NO podrá “recontribuirse” al Fondo.
- La tarifa de solicitud de \$50.00 del Fondo de Anualidades se aplicará a la Distribución en Servicio.

**SECCION 2: DISTRIBUCIÓN EN SERVICIO, COMPLETE LA SECCIÓN A O B**

**A. CONSENTIMIENTO DEL CÓNYUGE: Esta subsección A debe completarse si está casado:**

POR LA PRESENTE AFIRMO QUE HE REVISADO LA INFORMACIÓN PROPORCIONADA A MI CÓNYUGE POR EL FONDO DE ANUALIDADES DE LOS TRABAJADORES DE CONNECTICUT CON RESPECTO AL EFECTO DEL PAGO DE LA SUMA GLOBAL DE UNA DISTRIBUCIÓN EN EL SERVICIO SELECCIONADA POR MI CÓNYUGE. ENTIENDO EL EFECTO DE LA ELECCIÓN DE MI CÓNYUGE DE RECIBIR BENEFICIOS EN UNA FORMA DISTINTA A UNA ANUALIDAD CONJUNTA Y DE SUPERVIVIENTE SIGNIFICA QUE LOS BENEFICIOS CONYUGALES QUE ESTARÁN DISPONIBLES PARA MÍ EN EL FUTURO BAJO UNA ANUALIDAD CONJUNTA Y DE SUPERVIVIENTE SE REDUCIRÁN, Y YO CONSIENTO A TAL ELECCIÓN. HE SIDO INFORMADO Y ENTIENDO QUE EL BENEFICIO A PAGAR BAJO LA OPCIÓN DE DISTRIBUCIÓN EN SERVICIO SELECCIONADA POR MI CÓNYUGE SERÁ EL “MONTO BRUTO EN SERVICIO” QUE SE MUESTRA EN LA SECCIÓN 1, MENOS CUALQUIER RETENCIÓN DEL IMPUESTO SOBRE LA RENTA APLICABLE.

Suscrito y jurado ante mí  
este \_\_\_\_\_ día de \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Notario Público  
Mi comisión expira: \_\_\_\_\_

\_\_\_\_\_  
Firma del cónyuge del participante

**B. CERTIFICACIÓN DE QUE EL PARTICIPANTE NO ESTÁ CASADO: Este inciso B debe completarse si no tiene cónyuge.**

Por la presente certifico y represento ante el Fondo que actualmente no estoy casado. Acepto notificar a la Oficina del Fondo inmediatamente si me caso antes de recibir mi Distribución en Servicio.

Suscrito y jurado ante mí  
este \_\_\_\_\_ día de \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Notario Público  
Mi comisión expira: \_\_\_\_\_

\_\_\_\_\_  
Firma del cónyuge del participante

**SECCIÓN 3: FIRMA DEL PARTICIPANTE**

Esta solicitud debe completarse y firmarse al menos siete (7), pero no más de 180 días antes del comienzo de los beneficios. Al firmar esta solicitud, certifico que he revisado la información contenida en esta solicitud y la “Hoja de trabajo de distribución en servicio” y confirmo que todos los datos concuerdan con mis registros y que he seleccionado la forma de beneficio indicada aquí. Certifico además que: (i) mi cónyuge, si lo hubiere, y yo hemos recibido de la Oficina del Fondo esta solicitud que contiene una explicación de la forma de beneficio que debe elegirse en relación con una Distribución en Servicio que analiza el impacto de mi elección, (ii) todas las declaraciones hechas en relación con esta solicitud son verdaderas, y (iii) los Fideicomisarios tendrán derecho a recuperar cualquier pago en exceso que se me haya hecho.

\_\_\_\_\_  
Firma del participante / solicitante

\_\_\_\_\_  
Fecha

**FONDO DE ANUALIDADES DE TRABAJADORES DE CONNECTICUT**  
**ACUERDO DE AUTORIZACIÓN DEPÓSITO DIRECTO DE LA DISTRIBUCIÓN DE**  
**ANUALIDADES A SU CUENTA DE CHEQUES O DE AHORROS**

**Instrucciones:**

Debe completar y devolver la Sección A para confirmar la información actual y

Debe completar y devolver la Sección B para autorizar el depósito directo mediante TRANSFERENCIA ELECTRÓNICA DE FONDOS (EFT).

**Sección A**

\_\_\_\_\_  
(Nombre –Beneficiario de la anualidad) (Número de Seguro Social) (Código de área y número de teléfono)

\_\_\_\_\_  
(Dirección)

\_\_\_\_\_  
(Ciudad) (Estado) (Código Postal)

**Sección B**

**INFORMACIÓN Y AUTORIZACIÓN DE LA CUENTA DE DEPÓSITO DIRECTO**

Esto es un **EFT**

Esto es una cuenta de **CHEQUES**

Esto es una cuenta de **AHORROS**

Nombre de la institución financiera (banco): \_\_\_\_\_

Número de cuenta: \_\_\_\_\_

Número de Tránsito ABA: \_\_\_\_\_

**IMPORTANTE - Debe adjuntar un cheque "anulado" o cancelado a este formulario o una carta de su Banco validando su cuenta y números de tránsito.**

**AUTORIZACIÓN DE PAGO**

Por la presente, autorizo al Fondo de Anualidades de los Trabajadores de Connecticut a depositar directamente mi distribución de Anualidades a la institución financiera indicada anteriormente. Reconozco que, al elegir el depósito directo, no recibiré ningún aviso del Fondo con respecto a la emisión del pago, sino un resumen anual de los pagos de beneficios para el año. En el caso de que el Fondo de Anualidades deposite fondos erróneamente en mi cuenta, autorizo al Fondo de Anualidades a debitar en mi cuenta por un monto que no exceda el monto original del crédito.

\_\_\_\_\_  
(Firma del destinatario de la anualidad)

\_\_\_\_\_  
(Fecha)

**ESTE FORMULARIO DEBE COMPLETARSE Y DEVOLVERSE PARA RECIBIR EL PAGO DE SU DISTRIBUCIÓN DE ANUALIDADES**

**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
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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>	%
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<b>Sign Here</b>	Your signature (This form is not valid unless you sign it.)	Date
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**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.

# Form CT-W4P Withholding Certificate for Pension or Annuity Payments

# 2023

**Purpose:** Form CT-W4P is for Connecticut resident recipients of pensions, annuities, and certain other deferred compensation, to tell payers the correct amount of Connecticut income tax to withhold. Your options depend on whether the payment is periodic or nonperiodic. Read the instructions on Page 2 before completing this form.

**Instructions for Periodic Payments, such as a monthly pension payment:**

- Step 1:** (Required) Select the filing status and description of income from the chart below that best matches your situation. Enter the corresponding Withholding Code on Line 1.
- Step 2:** (Optional) To see the amount of tax that will be withheld monthly, see the *Monthly Connecticut Withholding Calculator* in **myconneCT** at [portal.ct.gov/DRS-myconneCT](http://portal.ct.gov/DRS-myconneCT).
- Step 3:** (Optional) To increase or decrease the amount that will be withheld, enter an additional amount on Line 2, or a reduction amount on Line 3.

**Instructions for Nonperiodic Payments, such as an on demand distribution:** Do **not** use the chart below. Either enter *Withholding Code* "E" on Line 1 which will result in \$0 withholding; **or** enter *Withholding Code* "E" on Line 1 and a dollar amount on Line 2 for a specific amount to be withheld. If neither of these options are indicated, your payer will withhold at 6.99%.

Married Filing Jointly	Withholding Code
Our expected combined annual gross income is <b>less</b> than or equal to \$24,000 <b>or</b> no withholding is necessary (i.e., withholding from other income source).	<b>E</b>
My spouse <b>has</b> income subject to withholding and our expected combined annual gross income is <b>greater</b> than \$24,000 and less than or equal to \$100,500.	<b>A</b>
My spouse <b>does not</b> have income subject to withholding and our expected combined annual gross income is <b>greater</b> than \$24,000.	<b>C</b>
My spouse <b>has</b> income subject to withholding and our expected combined annual gross income is <b>greater</b> than \$100,500.	<b>D</b>
I have significant other income and wish to avoid having too little tax withheld.	<b>D</b>

Married Filing Separately	Withholding Code
My expected annual gross income is <b>less</b> than or equal to \$12,000 <b>or</b> no withholding is necessary (i.e., withholding from other income source).	<b>E</b>
My expected annual gross income is <b>greater</b> than \$12,000.	<b>A</b>
I have significant other income and wish to avoid having too little tax withheld.	<b>D</b>

Single	Withholding Code
My expected annual gross income is <b>less</b> than or equal to \$15,000 <b>or</b> no withholding is necessary (i.e., withholding from other income source).	<b>E</b>
My expected annual gross income is <b>greater</b> than \$15,000.	<b>F</b>
I have significant other income and wish to avoid having too little tax withheld.	<b>D</b>

Qualifying Surviving Spouse	Withholding Code
My expected annual gross income is <b>less</b> than or equal to \$24,000 <b>or</b> no withholding is necessary (i.e., withholding from other income source).	<b>E</b>
My expected annual gross income is <b>greater</b> than \$24,000.	<b>C</b>
I have significant other income and wish to avoid having too little tax withheld.	<b>D</b>

Head of Household	Withholding Code
My expected annual gross income is <b>less</b> than or equal to \$19,000 <b>or</b> no withholding is necessary (i.e., withholding from other income source).	<b>E</b>
My expected annual gross income is <b>greater</b> than \$19,000.	<b>B</b>
I have significant other income and wish to avoid having too little tax withheld.	<b>D</b>

✂.....Submit completed form to the payer of your pension or annuity, **not** DRS. ....✂

## Withholding Certificate for Pension or Annuity Payments

## 2023 Form CT-W4P

**Complete the following applicable lines.**

1. Withholding Code: See instructions above. .... **1.** \_\_\_\_\_
2. Additional withholding amount per payment, if any. .... **2.** \$ \_\_\_\_\_
3. Reduced withholding amount per payment, if any. .... **3.** \$ \_\_\_\_\_

First name	MI	Last name	Social Security Number
Home address (number and street, apartment number, suite number, PO Box)			Claim or identification number (if any) of your pension or annuity contract
City/town	State	ZIP code	

**Declaration:** I declare under penalty of law that I have examined this certificate and, to the best of my knowledge and belief, it is true, complete, and correct. I understand the penalty for reporting false information is a fine of not more than \$5,000, imprisonment for not more than five years, or both.

Payee's signature	Date
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## Form CT-W4P Instructions

### Payee General Instructions

**Form CT-W4P**, *Withholding Certificate for Pension or Annuity Payments*, is for Connecticut resident recipients of pension, annuities and certain other deferred compensation subject to Connecticut income tax. Form CT-W4P provides your payer with the necessary information to withhold the correct amount of Connecticut income tax from your pension or annuity payment to ensure that you will not be underwithheld or overwithheld.

Payers of taxable pension or annuity distributions are required to deduct and withhold income tax from such distributions. Distributions subject to withholding include taxable distributions from the following: an employer pension, and annuity, a profit sharing plan, a stock bonus, a deferred compensation plan, an individual retirement arrangement (IRA), an endowment and a life insurance contract. Taxable distributions are distributions that are subject to federal income tax. Non-taxable distributions (for example, most distributions from Roth 401(k) or Roth IRA accounts) are not subject to withholding. Form CT-W4P is not required for non-taxable distributions.

The method of withholding depends on whether the payment is periodic, nonperiodic, or a distribution of the entire account balance. Connecticut uses the federal definition for periodic and nonperiodic payments.

**Periodic Payments:** Withholding from periodic pension and annuity payments, such as monthly pension payments, is calculated using the same method that an employer uses to determine the amount to withhold from wages.

Complete Form CT-W4P by selecting a withholding code based on the filing status you expect to report on your Connecticut income tax return and the statement that best describes your annual gross income.

For the purpose of determining your withholding code, your annual **gross income** is your total income from all sources, but you may exclude the following amounts:

- If your filing status is single, married filing separately, or head of household with federal adjusted gross income (AGI) for the taxable year of less than \$75,000 or married filing jointly, or qualifying surviving spouse with federal AGI of less than \$100,000, and you receive income from certain pensions and annuities, such as from a defined benefit plan, 401(k), 403(b) or 457(b) plans, exclude 100% of those amounts.
- If you receive Social Security benefits, and your filing status is single or married filing separately and your federal AGI is less than \$75,000 (for single or married filing separately) or \$100,000 (for married filing jointly, qualifying surviving spouse or head of household), exclude the amount of your Social Security. If your federal AGI is above these limits for your filing status, then exclude 75% of your total Social Security benefits.
- If you receive payments from the Teachers' Retirement System, exclude 50% of the amounts received. If your federal AGI is below the applicable threshold you may claim either the teachers' pension subtraction modification or the pension and annuity subtraction modification, whichever is greater.

Failure to give your payer a properly completed Form CT-W4P will result in 6.99% withholding from your payment(s).

**Nonperiodic Payments:** Your payer must withhold 6.99% from the taxable amount of nonperiodic payments (see *Distribution of the entire account balance*, on this page) **unless** you complete Form CT-W4P using one of the following options. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Do **not** use the chart on Page 1. Either enter:

- *Withholding Code* "E" on Line 1 which will result in \$0 withholding; **or**
- *Withholding Code* "E" on Line 1 and a dollar amount on Line 2 for a specific amount to be withheld.

You may not choose any other withholding code.

Form CT-W4P will remain in effect until you submit a new one. You should complete a new Form CT-W4P if your tax situation changes, such as your filing status changes. You should furnish your payer with a new Form CT-W4P.

**Distribution of the entire account balance:** The withholding rate for lump sum distribution of the entire account balance is 6.99% without allowance for exemption, unless any portion of the lump sum distribution was previously subject to tax (distributions from Roth 401(k) or Roth IRA accounts), or the lump sum distribution is a trustee-to-trustee transfer, or is a direct roll over in the form of a check made payable to another qualified account. You cannot claim exemption from withholding. Don't give Form CT-W4P to your payer.

### Check Your Withholding

You may be underwithheld if any of the following apply:

- You have more than one source of income;
- If your filing status is married filing jointly and you or your spouse, or both, have more than one source of income; **or**
- You have substantial other income such as interest, dividends or capital gains.

If you are underwithheld, you should consider adjusting your withholding or making estimated payments using **Form CT-1040ES**, *Estimated Connecticut Income Tax Payment Coupon for Individuals*.

If you owe \$1,000 or more in Connecticut income tax over and above what has been withheld from your income for the prior taxable year, you may be subject to interest on the underpayment at the rate of 1% per month or fraction of a month.

To help determine if your withholding is correct, see **Informational Publication 2023(7)**, *Is My Connecticut Withholding Correct?*

### Payer Instructions

For any payee who does not complete Form CT-W4P, you are required to withhold at the highest marginal rate of 6.99% without allowance for exemption from any taxable distribution. You are required to keep Form CT-W4P in your files for each payee.

For additional instructions, see **Informational Publication 2023(8)**, *Connecticut Tax Guide for Payers of Nonpayroll Amounts*.

### For the Latest News

Visit the DRS website at [portal.ct.gov/DRS](https://portal.ct.gov/DRS).



## Request for Taxpayer Identification Number and Certification

**Give Form to the  
 requester. Do not  
 send to the IRS.**

▶ Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

<b>Print or type.</b>	<b>See Specific Instructions on page 3.</b>	<b>1</b> Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.	
		<b>2</b> Business name/disregarded entity name, if different from above	
		<b>3</b> Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only <b>one</b> of the following seven boxes.  <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate  <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____ <b>Note:</b> Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is <b>not</b> disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.  <input type="checkbox"/> Other (see instructions) ▶ _____	<b>4</b> Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):  Exempt payee code (if any) _____  Exemption from FATCA reporting code (if any) _____  <i>(Applies to accounts maintained outside the U.S.)</i>
		<b>5</b> Address (number, street, and apt. or suite no.) See instructions.	Requester's name and address (optional)
		<b>6</b> City, state, and ZIP code	
		<b>7</b> List account number(s) here (optional)	

### Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

**Note:** If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

<b>Social security number</b>											
					-			-			
<b>or</b>											
<b>Employer identification number</b>											
					-						

### Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); 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 (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

<b>Sign Here</b>	Signature of U.S. person ▶	Date ▶
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## General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9).

### Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

*If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.*

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting*, later, for further information.

**Note:** If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

**Definition of a U.S. person.** For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

**Special rules for partnerships.** Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

**Foreign person.** If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*).

**Nonresident alien who becomes a resident alien.** Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

**Example.** Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

## Backup Withholding

**What is backup withholding?** Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

**Payments you receive will be subject to backup withholding if:**

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the instructions for Part II for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships*, earlier.

## What is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

## Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

## Penalties

**Failure to furnish TIN.** If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

**Civil penalty for false information with respect to withholding.** If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

**Criminal penalty for falsifying information.** Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

**Misuse of TINs.** If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

## Specific Instructions

### Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

a. **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

**Note: ITIN applicant:** Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

b. **Sole proprietor or single-member LLC.** Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or “doing business as” (DBA) name on line 2.

c. **Partnership, LLC that is not a single-member LLC, C corporation, or S corporation.** Enter the entity’s name as shown on the entity’s tax return on line 1 and any business, trade, or DBA name on line 2.

d. **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

e. **Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a “disregarded entity.” See Regulations section 301.7701-2(c)(2)(iii). Enter the owner’s name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner’s name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity’s name on line 2, “Business name/disregarded entity name.” If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

### Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

### Line 3

Check the appropriate box on line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3.

IF the entity/person on line 1 is a(n) . . .	THEN check the box for . . .
• Corporation	Corporation
• Individual • Sole proprietorship, or • Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes.	Individual/sole proprietor or single-member LLC
• LLC treated as a partnership for U.S. federal tax purposes, • LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or • LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes.	Limited liability company and enter the appropriate tax classification. (P= Partnership; C= C corporation; or S= S corporation)
• Partnership	Partnership
• Trust/estate	Trust/estate

### Line 4, Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

#### Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys’ fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

- 1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2—The United States or any of its agencies or instrumentalities
- 3—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4—A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5—A corporation
- 6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7—A futures commission merchant registered with the Commodity Futures Trading Commission
- 8—A real estate investment trust
- 9—An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10—A common trust fund operated by a bank under section 584(a)
- 11—A financial institution
- 12—A middleman known in the investment community as a nominee or custodian
- 13—A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 <sup>1</sup>	Generally, exempt payees 1 through 5 <sup>2</sup>
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

<sup>1</sup> See Form 1099-MISC, Miscellaneous Income, and its instructions.

<sup>2</sup> However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

**Exemption from FATCA reporting code.** The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B—The United States or any of its agencies or instrumentalities

C—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G—A real estate investment trust

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I—A common trust fund as defined in section 584(a)

J—A bank as defined in section 581

K—A broker

L—A trust exempt from tax under section 664 or described in section 4947(a)(1)

M—A tax exempt trust under a section 403(b) plan or section 457(g) plan

**Note:** You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

### Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, write NEW at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

### Line 6

Enter your city, state, and ZIP code.

## Part I. Taxpayer Identification Number (TIN)

**Enter your TIN in the appropriate box.** If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

**Note:** See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

**How to get a TIN.** If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at [www.SSA.gov](http://www.SSA.gov). You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at [www.irs.gov/Businesses](http://www.irs.gov/Businesses) and clicking on Employer Identification Number (EIN) under Starting a Business. Go to [www.irs.gov/Forms](http://www.irs.gov/Forms) to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to [www.irs.gov/OrderForms](http://www.irs.gov/OrderForms) to place an order and have Form W-7 and/or SS-4 mailed to you within 10 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

**Note:** Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

**Caution:** A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

## Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

**Signature requirements.** Complete the certification as indicated in items 1 through 5 below.

**1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.**

You must give your correct TIN, but you do not have to sign the certification.

**2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.**

You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

**3. Real estate transactions.**

You must sign the certification. You may cross out item 2 of the certification.

**4. Other payments.**

You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

**5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions.**

You must give your correct TIN, but you do not have to sign the certification.

**What Name and Number To Give the Requester**

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account <sup>1</sup>
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor <sup>2</sup>
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee <sup>1</sup>
b. So-called trust account that is not a legal or valid trust under state law	The actual owner <sup>1</sup>
6. Sole proprietorship or disregarded entity owned by an individual	The owner <sup>3</sup>
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor*
For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity <sup>4</sup>
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee

For this type of account:	Give name and EIN of:
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

<sup>1</sup> List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

<sup>2</sup> Circle the minor's name and furnish the minor's SSN.

<sup>3</sup> You must show your individual name and you may also enter your business or DBA name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

<sup>4</sup> List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships*, earlier.

\*Note: The grantor also must provide a Form W-9 to trustee of trust.

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

**Secure Your Tax Records From Identity Theft**

Identity theft occurs when someone uses your personal information such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

**Protect yourself from suspicious emails or phishing schemes.**

Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to [phishing@irs.gov](mailto:phishing@irs.gov). You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at [spam@uce.gov](mailto:spam@uce.gov) or report them at [www.ftc.gov/complaint](http://www.ftc.gov/complaint). You can contact the FTC at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see [www.IdentityTheft.gov](http://www.IdentityTheft.gov) and Pub. 5027.

Visit [www.irs.gov/IdentityTheft](http://www.irs.gov/IdentityTheft) to learn more about identity theft and how to reduce your risk.

## Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. 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 possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.

## PLAN DE ANUALIDADES PARA LOS TRABAJADORES DE CONNECTICUT (Distribución en Servicio) AVISO DE IMPUESTOS ESPECIALES SOBRE PAGOS DEL PLAN

**NO se permite que las distribuciones en servicio sean “renovadas”, por lo tanto, tendrá que pagar el impuesto especial adicional del 10% sobre las distribuciones anticipadas si tiene menos de 59 años y medio. El Plan de Anualidad retendrá la retención obligatoria de impuestos federales del 20%; sin embargo, puede completar el formulario W-4R del IRS si desea que se le retengan impuestos adicionales.**

Si tiene menos de 59 años y medio, tendrá que pagar el impuesto especial adicional del 10% sobre las distribuciones anticipadas por cualquier pago del Plan (incluidos los montos retenidos para el impuesto sobre la renta) que no transfiera, a menos que se aplique una de las excepciones enumeradas a continuación. Este impuesto es adicional al impuesto regular sobre la renta sobre la distribución.

La multa adicional del 10% por impuesto especial NO se aplica a los siguientes pagos del Plan:

- Pagos realizados después de su separación del servicio si tendrá al menos 55 años de edad en el año de la separación
- Pagos que comienzan después de separarse del servicio si se paga al menos anualmente en igual o cerca de cantidades iguales durante su vida o esperanza de vida (o las vidas o la esperanza de vida conjunta de usted y su beneficiario)
- Pagos realizados por incapacidad laboral o total y permanente
- Pagos después de su muerte
- Distribuciones correctivas de contribuciones que exceden las limitaciones de la ley tributaria.
- Distribuciones realizadas debido a un gravamen del IRS sobre el plan según la sección 6331
- Pagos realizados bajo una orden calificada de relaciones domésticas (QDRO)
- Distribuciones en la medida en que tenga gastos médicos deducibles que superen el 7,5% de su ingreso bruto ajustado, ya sea que detalle o no sus deducciones para el año.
- Ciertos pagos realizados mientras esté en servicio activo si fue miembro de un componente de reserva llamado al servicio después del 11 de septiembre de 2001 por más de 179 días.
- La excepción para las órdenes calificadas de relaciones domésticas (QDRO) no se aplica (aunque se aplica una regla especial según la cual, como parte de un acuerdo de divorcio o separación, se puede realizar una reinversión libre de impuestos directamente a una cuenta IRA de un cónyuge o excónyuge).
- La excepción para pagos realizados al menos anualmente en cantidades iguales o casi iguales durante un período específico se aplica independientemente de si usted ha tenido una separación del servicio.
- Hay excepciones adicionales para (1) pagos por gastos calificados de educación superior, (2) pagos de hasta \$10,000 utilizados en la compra de una vivienda calificada por primera vez y (3) distribuciones utilizadas para pagar primas de seguro médico mientras está desempleado.

### ¿Deberé impuestos estatales sobre la renta?

Para los residentes de Connecticut, todas las distribuciones están sujetas al impuesto sobre la renta de Connecticut. El Plan debe retener el impuesto sobre la renta de Connecticut de las distribuciones sujetas a impuestos realizadas a residentes de Connecticut a una tasa del 6,99% a menos que el formulario CT-W4P, Certificado de retención para pagos de pensiones o anualidades, se complete y se devuelva a la Oficina del Fondo.

Este aviso no describe ninguna regla estatal o local de impuestos sobre la renta (incluidas las reglas de retención) para otros estados.

## REGLAS Y OPCIONES ESPECIALES

### **Si nació en o antes del 1 de enero de 1936**

Si nació el 1 de enero de 1936 o antes y recibe una distribución de suma global que no reinvierte, es posible que se le apliquen reglas especiales para calcular el monto del impuesto sobre el pago. Para obtener más información, consulte la Publicación 575 del IRS, Ingresos de pensiones y anualidades.

## **Si no es un participante del plan**

*Pagos después del fallecimiento del participante.* Si recibe una distribución después del fallecimiento del participante que no reinvierte, la distribución generalmente estará sujeta a impuestos de la misma manera que se describe en otras partes de este aviso. Sin embargo, el impuesto adicional sobre la renta del 10% sobre distribuciones anticipadas no se aplica, y la regla especial descrita en la sección "Si nació el 1 de enero de 1936 o antes" se aplica solo si el participante nació el 1 de enero de 1936 o antes.

**Si es cónyuge sobreviviente.** Si recibe un pago del Plan como cónyuge sobreviviente de un participante fallecido, tiene las mismas opciones de reinversión que habría tenido el participante, como se describe en otra parte de este aviso. Además, si elige hacer una reinversión a una IRA, puede tratar la IRA como propia o como una IRA heredada.

Una IRA que usted trata como propia se trata como cualquier otra IRA suya, de modo que los pagos que se le realicen antes de cumplir 59 años y medio estarán sujetos al impuesto adicional sobre la renta del 10% sobre distribuciones anticipadas (a menos que se aplique una excepción) y distribuciones mínimas requeridas. de su IRA no tiene que comenzar hasta que tenga 70 años y medio, 72 años o 73 años, dependiendo de su año de nacimiento.

Si trata la IRA como una IRA heredada, los pagos de la IRA no estarán sujetos al impuesto adicional sobre la renta del 10% sobre distribuciones anticipadas. Sin embargo, si el participante comenzó a recibir las distribuciones mínimas requeridas, usted tendrá que recibir las distribuciones mínimas requeridas de la IRA heredada. Si el participante no había comenzado a recibir las distribuciones mínimas requeridas del Plan, no tendrá que comenzar a recibir las distribuciones mínimas requeridas. Distribuciones mínimas de la IRA heredada hasta que el participante haya cumplido 70½, 72 o 73 años, según el año de nacimiento.

**Si es un beneficiario sobreviviente que no sea su cónyuge.** Si recibe un pago del Plan debido al fallecimiento del participante y es un beneficiario designado que no sea el cónyuge sobreviviente, la única opción de reinversión que tiene es realizar una reinversión directa a una cuenta IRA heredada. Los pagos de la IRA heredada no estarán sujetos al impuesto sobre la renta adicional del 10% en distribuciones anticipadas. Tendrá que recibir las distribuciones mínimas requeridas de la IRA heredada.

*Pagos bajo una orden calificada de relaciones domésticas.* Si usted es el cónyuge o ex cónyuge del participante que recibe un pago del Plan conforme a una orden calificada de relaciones domésticas (QDRO), generalmente tiene las mismas opciones que tendría el participante (por ejemplo, puede transferir el pago a su propia IRA o un plan de empleador elegible que la acepte). Los pagos bajo la QDRO no estarán sujetos al impuesto sobre la renta adicional del 10% sobre distribuciones anticipadas.

## **Si eres un extranjero no residente**

Si es un extranjero no residente y no realiza una reinversión directa a una cuenta IRA de EE. UU. o a un plan de empleador de EE. UU., en lugar de retener el 20%, generalmente se requiere que el Plan retenga el 30% del pago de impuestos federales sobre la renta. Si el monto retenido excede el monto del impuesto que adeuda (como puede suceder si realiza una reinversión de 60 días), puede solicitar un reembolso del impuesto sobre la renta presentando el Formulario 1040NR y adjuntando su Formulario 1042-S. Consulte el formulario W-8BEN para reclamar que tiene derecho a una tasa de retención reducida en virtud de un tratado de impuesto sobre la renta. Para obtener más información, consulte también la Publicación 519 del IRS, Guía tributaria de EE. UU. para extranjeros y la Publicación 515 del IRS, Retención de impuestos sobre extranjeros no residentes y entidades extranjeras.

## **Otras reglas especiales**

Si un pago es uno de una serie de pagos por menos de 10 años, su elección de realizar una reinversión directa se aplicará a todos los pagos posteriores de la serie (a menos que elija una opción diferente para los pagos posteriores).

Si sus pagos para el año son inferiores a \$200, el plan no está obligado a permitirle hacer una reinversión directa y no está obligado a retener los impuestos federales sobre la renta. Sin embargo, puede hacer una reinversión de 60 días.

Es posible que tenga derechos especiales de reinversión si recientemente sirvió en las Fuerzas Armadas de los EE. UU. Para obtener más información, consulte la Publicación 3 del IRS, Guía de impuestos de las Fuerzas Armadas.

## **PARA MÁS INFORMACIÓN**

Publicación 590 del IRS, Acuerdos de jubilación individuales (IRA); y Publicación 571 del IRS, Planes de anualidades con protección fiscal (Planes 403(b)). Estas publicaciones están disponibles en una oficina local del IRS, en la web en [www.irs.gov](http://www.irs.gov) o llamando al 1-800-TAX-FORM.

Es posible que desee consultar a un asesor fiscal profesional antes de realizar un pago del Plan. Además, puede encontrar información más detallada sobre el tratamiento fiscal federal de los pagos de los planes del empleador en la Publicación 575 del IRS, Ingresos de Pensiones y Anualidades.