



New Hampshire Retirement System  
54 Regional Drive, Concord, NH 03301  
Phone: (603) 410-3500 - Fax: (603) 410-3501  
Website: [www.nhrs.org](http://www.nhrs.org) - Email: [info@nhrs.org](mailto:info@nhrs.org)

Dear Member:

The forms listed below must be completed and submitted to NHRS to apply for retirement. **Please use this checklist and be sure all required forms/copies are submitted at least 30, but not more than 90 days prior to the effective date of retirement to avoid any delays in processing your application.**

- Application for Retirement
  - Signature required in two places (Section II and Section V on Group I application; Section II and VI on Group II application)
  - **Notarized** signatures
  
- Mandatory Acknowledgement/Certification
  - Must be dated the same date or later than the application
  - **Spouse** signs "Part A", if you are married
  - **If not married**, member must sign "Part B"
  - **Notarized** signature
  
- Form W-4P
  - Complete bottom section • Name, address, Social Security Number
  - Complete #1 **OR** complete #2 (check status **and** enter number of allowances to far right)
  - Complete #3, if additional withholding desired
  - **Sign and date**
  
- Copy** of Social Security card or Form W-9
  
- Electronic Direct Deposit (EDD)
  
- State Retirees ONLY**:
  - Health Insurance Pre-Application
  
- Payment Options for Additional Contributions Form (if a participant in the Additional Contributions program)
  
- ADDITIONAL REQUIRED DOCUMENTS – COPIES** must be provided to NHRS
  - Copy of marriage certificate (ONLY Group II)
  - Copy of beneficiary's (ies') birth certificate if Survivorship Option 2-4 selected
  - Copy of **your** birth certificate

*Please contact NHRS if additional assistance is required. Thank you!*



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## APPLICATION FOR SERVICE/VESTED DEFERRED RETIREMENT GROUP I (EMPLOYEE AND TEACHER)

### APPLICATION INFORMATION – READ CAREFULLY

#### I. GENERAL

- For more information regarding Service retirement, visit the NHRS website at: <http://www.nhrs.org/members/benefits/service-retirement>
- For more information regarding Vested Deferred retirement, visit the NHRS website at: <http://www.nhrs.org/members/benefits/vested-deferred-retirement>
- All information provided on this application must be typed or printed clearly in ink. Signatures must be in ink. **If any errors are made, a new application must be completed**
- After completing this application, retain a copy for your records
- Complete all pages in application

#### II. SUPPORTING DOCUMENTATION

To apply for Service/Vested Deferred retirement, the following documents must be submitted to NHRS:

- 1) Application for Service/Vested Deferred Retirement
- 2) Withholding Certificate (IRS Form W-4P)
- 3) Copy of your Social Security card or IRS Form W-9
- 4) Copy of your beneficiary's(ies') birth certificate(s) if option 2, 3, or 4 is selected
- 5) Mandatory Acknowledgement/Certification
- 6) Electronic Direct Deposit (EDD)
- 7) Copy of your birth certificate

#### III. EXPLANATION OF TERMS

**Allowance:** A retirement pension paid monthly to an NHRS retiree or beneficiary.

**Single Primary Beneficiary:** One person, an estate, or a trust designated by a retiree to receive any NHRS death benefit and/or refund of the retiree's accumulated contributions, which may be payable upon the retiree's death after retirement. An estate or a trust is not eligible to receive a survivorship option. See back page for detailed information on survivorship options and other post-retirement death benefits.

**Multiple Primary Beneficiaries:** More than one person, which may include an estate and/or trust, designated by a retiree to each receive a percentage of any NHRS death benefit and/or refund of the retiree's accumulated contributions, which may be payable upon the retiree's death after retirement. Multiple beneficiaries who are designated under option 2, 3, or 4 (A-C) are restricted to the retiree's spouse and/or children. Children, as multiple beneficiaries, are limited to natural children, adopted children, and stepchildren. An estate or a trust is not eligible to receive a survivorship option.

**Contingent Beneficiary(ies):** The person(s), estate, or trust who would become eligible for any NHRS refund of the retiree's accumulated contributions if the primary beneficiary(ies) is deceased at the time of the retiree's death after retirement. A contingent beneficiary is not eligible to receive a survivorship option.

**Distribution Percentage:** Retirees must specify a distribution percentage for each beneficiary on the retirement application. A distribution percentage represents the portion of the retiree's pension which would be payable to each beneficiary. The total combined percentages must equal 100%.

**Acknowledgement:** Refers to the acknowledgement of a retiree's signature in Section V of this application or on any attachments to this application by a Notary Public, Justice of the Peace, Register of Deeds, Clerk of a Court having a seal, or Judge (the "Notarial Officer"). The Notarial Officer must sign and seal (if applicable) Section V of this application and any attachments.

#### IV. OPTIONAL ALLOWANCES

You may choose one of the following. Any allowance payable to a beneficiary is subject to the limitations set forth in RSA 100-A:13-b and Internal Revenue Code Section 401(a)(9).

##### A. Maximum Retirement Allowance

The maximum pension payable to a retiree until death. Upon the retiree's death, the designated beneficiary(ies) will receive a lump sum payment of the amount, if any, equal to the retiree's accumulated contributions at the time of retirement minus all annuity payments received by the retiree.

##### B. Optional Retirement Allowances

**Option 1** – A reduced pension payable to a retiree until death. Upon the retiree's death, the designated beneficiary(ies) will receive a lump sum payment of the amount, if any, equal to the retiree's accumulated contributions at the time of retirement minus all member annuity payments received by the retiree. With this option, the retiree is taking a reduced benefit for the sole purpose of stretching out the dispersal of their accumulated contributions.

##### Option 2, 3, 4(A), 4(B), 4(C) – Survivorship Options

Retirees receive a reduced allowance during their lifetime so that their designated beneficiary(ies) can receive a monthly lifetime benefit after their death. When choosing option 2, 3, or 4 (A-C), multiple beneficiaries are limited to the retiree's spouse and/or children. Children, as multiple beneficiaries, are limited to natural children, adopted children, and stepchildren. A trust or estate cannot be the beneficiary under option 2, 3, or 4 (A-C).

**Option 2** – up to 100% - A reduced pension payable until the death of a retiree with up to 100% of the retiree's reduced pension payable thereafter to the retiree's primary beneficiary(ies) for life.

**Option 4(B)** – 50% “pop-up” - Similar to Option 3; however, if the beneficiary predeceases the retiree, the retiree's pension will increase (“pop up”) to the Maximum Retirement Allowance that the retiree would have received without the election of a Survivorship Option. Refer to Option 4(A) for details regarding multiple primary beneficiaries.

**Option 3** – 50% - A reduced pension payable until the death of a retiree with 50% of the retiree's reduced pension payable thereafter to the retiree's primary beneficiary(ies) for life.

**Option 4(C) [Special]** - A reduced pension payable until the death of the retiree, then a customized percentage (other than 50% or 100%) or a flat amount of the pension paid to the retiree's designated beneficiary(ies). This option is subject to approval by the NHRS Board of Trustees.

**Option 4(A)** – up to 100% “pop-up” - Similar to Option 2; however, if the beneficiary predeceases the retiree, the retiree's pension will increase (“pop up”) to the Maximum Retirement Allowance that the retiree would have received without the election of a Survivorship Option. If multiple primary beneficiaries were designated, and one or more of those beneficiaries predecease the retiree, the retiree's pension will increase by a proportional share of the cost, based on the number of beneficiaries. If all of the primary beneficiaries predecease the retiree, then the pension will increase to the Maximum Retirement Allowance.

**Benefit Limitations:** Any pension payable to the member or beneficiary(ies) is subject to the limitations set forth in RSA 100-A:13-b and Sections 415 and 401(a)(9) of the Internal Revenue Code of 1986 (the “Code”), as amended, and related Treasury regulations. The beneficiary(ies) cannot receive a pension of more than 100% of the member's reduced retirement pension. The Code may limit the pension payable to the non-spouse beneficiary(ies) who is more than ten years younger than the member. The exact percentage varies according to the age of the member and the age(s) of the beneficiary(ies).

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**PART B – MULTIPLE PRIMARY BENEFICIARIES - Restriction:** If you have selected Option 2, 3 or 4, all beneficiaries designated must be your children and may include your spouse. You must specify distribution percentages. (See Application Information.)

I designate the following people as my primary beneficiaries to receive any payments which, in accordance with the retirement benefit selected in Section II, may be due upon my death. (To designate more beneficiaries than the following spaces allow, initial here \_\_\_\_\_ and attach signed and acknowledged information to this form.)

Primary Beneficiary's Name	Distribution Percentage	Primary Beneficiary's Address	Primary Beneficiary's Social Security #	Primary Beneficiary's Date of Birth	Relationship to Member
1.	%				
2.	%				
3.	%				

**SECTION IV – DESIGNATION OF CONTINGENT BENEFICIARY(IES) (Please print)**

I designate the following person(s) to receive any payments which may be due upon my death and the death of my primary beneficiary(ies). (To designate more contingent beneficiaries than the following space allows, initial here \_\_\_\_\_ and attach signed and acknowledged information to this form.)

Contingent Beneficiary's Name	Distribution Percentage	Contingent Beneficiary's Address	Contingent Beneficiary's Social Security #	Contingent Beneficiary's Date of Birth	Relationship to Member
1.	%				
2.	%				
3.	%				

**SECTION V – MEMBER'S SIGNATURE AND ACKNOWLEDGMENT**

My designation of the above named beneficiary(ies) revokes any prior NHRS death beneficiary(ies) designation which I may have filed. However, if I die before Service retirement, my designation of the above-named beneficiary(ies) shall not take effect under RSA 100-A:9 unless the beneficiary(ies) designated is (are) the same as my death beneficiary(ies) designated on the applicable NHRS pre-retirement death beneficiary designation form. Note: This does not apply to members retiring under Vested Deferred retirement. Further, I understand that because of the limitations imposed by Internal Revenue Code Section 401(a)(9) and NH RSA 100-A:13-b, the amount of benefits payable to my beneficiary or beneficiaries upon my death may be reduced and/or may be subject to an additional Federal income tax liability.

Member's Name:	Member's Signature:	Date:
State of:	County of:	
The foregoing instrument was acknowledged before me this _____ by _____ <i>Date</i> <span style="float: right;"><i>Member's Name</i></span>		
Signature of Notarial Officer:		
Title (Notary Public or Justice of the Peace):	Seal	
My Commission Expires:		



## MANDATORY ACKNOWLEDGEMENT/CERTIFICATION

<b>GENERAL INFORMATION</b>	
<ul style="list-style-type: none"> <li>If married, member's spouse must complete Section II, Part A</li> <li>If not married, member must complete Section II, Part B</li> </ul>	

<b>SECTION I – MEMBER INFORMATION</b>	
Member Name:	Social Security Number:

<b>SECTION II – MUST BE COMPLETED IN THE PRESENCE OF A NOTARY PUBLIC OR JUSTICE OF THE PEACE</b>	
<b>MUST BE DATED ON OR AFTER THE DATE ON RETIREMENT APPLICATION**</b>	

<b>PART A. SPOUSAL ACKNOWLEDGEMENT</b>
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I hereby affirm under penalties of perjury that I am the spouse of the member identified above and that I have been informed of and understand the pension payment plan selected by my spouse on his/her application for New Hampshire Retirement System benefits.

Signature of Spouse:	**Date:
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<b>PART B. MEMBER CERTIFICATION</b>
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I hereby affirm under penalties of perjury that at this time I am not married. Therefore I am not required to submit a Mandatory Spousal Acknowledgement with my application for New Hampshire Retirement System benefits.

Signature of Member:	**Date:
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<b>SECTION III –ACKNOWLEDGEMENT</b>
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State of:	County of:
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Signed and affirmed before me on this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_,  
 by \_\_\_\_\_  
*Name of Person Making Statement in Section II Above*

Signature of Notary Officer:
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Title:
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Expiration Date:	Seal

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## ELECTRONIC DIRECT DEPOSIT (EDD)

<b>SECTION I – Check only one</b>	
<input type="checkbox"/> New Retiree – Date of Retirement: ____/____/____ <small style="margin-left: 100px;">month    day    year</small>	<input type="checkbox"/> Post-Retirement Change
<b>SECTION II – RETIREE INFORMATION</b>	
Name:	Social Security Number ( <i>Last Four</i> ):
Address:	Phone:
<b>SECTION III – BENEFIT TYPE (Choose one)</b>	
<i>Please specify the benefit type for which you are choosing electronic direct deposit. If you receive multiple benefit payments from NHRS, you must submit a separate form for each benefit type. (Please see second page for benefit descriptions.)</i>	
<input type="checkbox"/> Pension Benefit	<input type="checkbox"/> Survivorship Benefit
<input type="checkbox"/> Automatic Spousal Benefit	<input type="checkbox"/> Additional Contributions
<b>SECTION IV – ACCOUNT INFORMATION</b>	
<i>Benefit recipients may elect to have a portion of their payment deposited in up to two additional bank accounts. If you chose more than one account, please select <u>either</u> the dollar amount <u>or</u> percentage of the benefit you wish to have deposited in each additional account. The remainder of the benefit will be deposited in the primary account.</i>	
<b>Primary Account</b> ( <i>Check One</i> )	<input type="checkbox"/> Checking Account - Check box <u>and</u> enter bank information below. <input type="checkbox"/> Savings Account - Check box <u>and</u> enter bank information below.
Bank Name:	Routing Number:
<b>DEPOSIT NET AMOUNT OF PAYMENT</b>	Account Number:
<b>Additional Account 1</b> ( <i>Check One</i> )	<input type="checkbox"/> Checking Account - Check box <u>and</u> enter bank information below. <input type="checkbox"/> Savings Account - Check box <u>and</u> enter bank information below.
Bank Name:	Routing Number:
<b>Choose one:</b>	<input type="checkbox"/> Amount: \$ <input type="checkbox"/> Percent:                      %
Account Number:	
<b>Additional Account 2</b> ( <i>Check One</i> )	<input type="checkbox"/> Checking Account - Check box <u>and</u> enter bank information below. <input type="checkbox"/> Savings Account - Check box <u>and</u> enter bank information below.
Bank Name:	Routing Number:
<b>Choose one:</b>	<input type="checkbox"/> Amount: \$ <input type="checkbox"/> Percent:                      %
Account Number:	
<b>SECTION V – CONDITIONS AND ACKNOWLEDGMENT (Signature required)</b>	
<b>TERMS AND CONDITIONS FOR ELECTRONIC DIRECT DEPOSIT</b>	
<ul style="list-style-type: none"> <li>If a complete and accurate EDD form is received by the 15th of the month, direct deposit will be effective for benefit payments issued at the end of that month. The same deadline applies when changing an existing direct deposit to a different account or financial institution.</li> <li>NHRS reserves the right to reverse a direct deposit if an account has been overpaid in error.</li> </ul>	
<b>I have read and agree to the Terms and Conditions identified above.</b>	
Signature: _____	Date: _____
<b>FOR OFFICE USE ONLY</b>	
Date entered _____ By _____	

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## **BENEFIT DESCRIPTIONS**

**Pension Benefit** – A regular monthly allowance paid to a member.

**Survivorship Benefit** – Monthly allowance paid to eligible survivor(s) of a deceased member.

**Automatic Spousal Benefit** – A pension equal to 50% of the retired member’s pension automatically paid to the deceased, retired Group II member’s eligible spouse.

**Additional Contributions** – An additional monthly allowance which is paid through after-tax contributions submitted by the contributing member and/or by the contributing member’s NHRS-covered employer.

## **ELECTRONIC DIRECT DEPOSIT FREQUENTLY ASKED QUESTIONS**

### **What is electronic direct deposit?**

Electronic direct deposit is the electronic transfer of your retirement benefit directly from NHRS into your bank, credit union, or other financial institution account each month. These funds are transferred without the use of a paper check. The retirement system highly recommends that retirees utilize electronic direct deposit services.

### **What are the advantages of direct deposit?**

Direct deposit is convenient. NHRS sends your retirement benefit directly into your account, there is no need for you to make a trip to your financial institution.

Direct deposit is safe. Because your retirement benefit is sent directly into your account, there is no chance of a lost or stolen check.

Direct deposit is dependable. Because NHRS transfers your retirement benefit electronically, there is no mailing delay. Your funds are immediately available to you.

### **When does NHRS make direct deposits?**

NHRS makes direct deposits on the last business day of the month.

### **How long before direct deposit starts?**

If a complete and accurate EDD form is received by the 15th of the month, direct deposit will be effective for benefit payments issued at the end of that month.

### **What happens if I change my bank or bank account number?**

A new *Electronic Direct Deposit (EDD)* form will need to be filed with NHRS. *Electronic Direct Deposit (EDD)* forms can be downloaded from the NHRS website at <https://www.nhrs.org/retirees/forms>.

### **What do I do if my bank merges with another bank or financial institution?**

If your financial institution is merging, complete a new direct deposit form and return it to NHRS as soon as possible.

### **Do I receive a statement from NHRS notifying me of what my direct deposit is?**

NHRS retirees can view their monthly check stubs (“advices”) through the retirement system’s online portal *My Account*.

To create an account or access an existing account, pension recipients may visit the NHRS homepage at <https://www.nhrs.org/> and click on *My Account*, or go directly to: <https://www.nhrs.org/my-account>



**Withholding Certificate for  
Pension or Annuity Payments**

**2017**

**Purpose.** Form W-4P is for U.S. citizens, resident aliens, or their estates who are recipients of pensions, annuities (including commercial annuities), and certain other deferred compensation. Use Form W-4P to tell payers the correct amount of federal income tax to withhold from your payment(s). You also may use Form W-4P to choose (a) not to have any federal income tax withheld from the payment (except for eligible rollover distributions or for payments to U.S. citizens to be delivered outside the United States or its possessions) or (b) to have an additional amount of tax withheld.

Your options depend on whether the payment is periodic, nonperiodic, or an eligible rollover distribution, as explained on pages 3 and 4. Your previously filed Form W-4P will remain in effect if you don't file a Form W-4P for 2017.

**What do I need to do?** Complete lines **A** through **G** of the **Personal Allowances Worksheet**. Use the additional worksheets on page 2 to further adjust your withholding allowances for itemized deductions, adjustments to income, any additional standard deduction, certain credits, or multiple pensions/more-than-one-income situations. If you don't want any federal income tax withheld (see *Purpose*, earlier), you can skip the worksheets and go directly to the Form W-4P below.

**Sign this form.** Form W-4P is not valid unless you sign it.

**Future developments.** For the latest information about Form W-4P, such as legislation enacted after we release it, go to [www.irs.gov/w4p](http://www.irs.gov/w4p).

**Personal Allowances Worksheet (Keep for your records.)**

**A** Enter "1" for **yourself** if no one else can claim you as a dependent . . . . . **A** \_\_\_\_\_

**B** Enter "1" if:   
 { • You're single and have only one pension; or  
 • You're married, have only one pension, and your spouse has no income subject to withholding; or  
 • Your income from a second pension or a job or your spouse's pension or wages (or the total of all) is \$1,500 or less. } . . . . . **B** \_\_\_\_\_

**C** Enter "1" for your **spouse**. But, you may choose to enter "-0-" if you're married and have either a spouse who has income subject to withholding or more than one source of income subject to withholding. (Entering "-0-" may help you avoid having too little tax withheld.) . . . . . **C** \_\_\_\_\_

**D** Enter the number of **dependents** (other than your spouse or yourself) you will claim on your tax return . . . . . **D** \_\_\_\_\_

**E** Enter "1" if you will file as **head of household** on your tax return . . . . . **E** \_\_\_\_\_

**F Child Tax Credit** (including additional child tax credit). See Pub. 972, Child Tax Credit, for more information.  
 • If your total income will be less than \$70,000 (\$100,000 if married), enter "2" for each eligible child; then **less** "1" if you have two to four eligible children or **less** "2" if you have five or more eligible children.  
 • If your total income will be between \$70,000 and \$84,000 (\$100,000 and \$119,000 if married), enter "1" for each eligible child . . . . . **F** \_\_\_\_\_

**G** Add lines A through F and enter total here. (**Note:** This may be different from the number of exemptions you claim on your tax return.) ► **G** \_\_\_\_\_

For accuracy, complete all worksheets that apply. { • If you plan to **itemize** or **claim adjustments to income** and want to reduce your withholding, see the **Deductions and Adjustments Worksheet** on page 2.  
 • If you're **single and have more than one source of income subject to withholding** or are **married and you and your spouse both have income subject to withholding** and your combined income from all sources exceeds \$50,000 (\$20,000 if married), see the **Multiple Pensions/More-Than-One-Income Worksheet** on page 2 to avoid having too little tax withheld.  
 • If **neither** of the above situations applies, **stop here** and enter the number from line G on line 2 of Form W-4P below.

----- Separate here and give Form W-4P to the payer of your pension or annuity. Keep the top part for your records. -----

**Withholding Certificate for  
Pension or Annuity Payments**

**2017**

► For Privacy Act and Paperwork Reduction Act Notice, see page 4.

Your first name and middle initial	Last name	Your social security number
Home address (number and street or rural route)		Claim or identification number (if any) of your pension or annuity contract
City or town, state, and ZIP code		

**Complete the following applicable lines.**

**1** Check here if you **do not want any** federal income tax withheld from your pension or annuity. (Do not complete line 2 or 3.) ►

**2** Total number of allowances and marital status you are claiming for withholding from each **periodic** pension or annuity payment. (You also may designate an additional dollar amount on line 3.) . . . . . ► \_\_\_\_\_

**Marital status:**  Single  Married  Married, but withhold at higher Single rate. (Enter number of allowances.)

**3** Additional amount, if any, you want withheld from each pension or annuity payment. (**Note:** For periodic payments, you cannot enter an amount here without entering the number (including zero) of allowances on line 2.) . . . . . ► \$ \_\_\_\_\_

Your signature ►

Date ►

**Deductions and Adjustments Worksheet**

**Note:** Use this worksheet *only* if you plan to itemize deductions or claim certain credits or adjustments to income.

- 1 Enter an estimate of your 2017 itemized deductions. These include qualifying home mortgage interest, charitable contributions, state and local taxes, medical expenses in excess of 10% of your income, and miscellaneous deductions. For 2017, you may have to reduce your itemized deductions if your income is over \$313,800 and you're married filing jointly or you're a qualifying widow(er); \$287,650 if you're head of household; \$261,500 if you're single, not head of household and not a qualifying widow(er); or \$156,900 if you're married filing separately. See Pub. 505 for details . . . . . **1** \$ \_\_\_\_\_
- 2 Enter: { \$12,700 if married filing jointly or qualifying widow(er)  
\$9,350 if head of household  
\$6,350 if single or married filing separately } . . . . . **2** \$ \_\_\_\_\_
- 3 **Subtract** line 2 from line 1. If zero or less, enter "-0-" . . . . . **3** \$ \_\_\_\_\_
- 4 Enter an estimate of your 2017 adjustments to income and any additional standard deduction (see Pub. 505) . . . . . **4** \$ \_\_\_\_\_
- 5 **Add** lines 3 and 4 and enter the total. (Include any credit amounts from the *Converting Credits to Withholding Allowances for 2017 Form W-4* worksheet in Pub. 505.) . . . . . **5** \$ \_\_\_\_\_
- 6 Enter an estimate of your 2017 income not subject to withholding (such as dividends or interest) . . . . . **6** \$ \_\_\_\_\_
- 7 **Subtract** line 6 from line 5. If zero or less, enter "-0-" . . . . . **7** \$ \_\_\_\_\_
- 8 **Divide** the amount on line 7 by \$4,050 and enter the result here. Drop any fraction . . . . . **8** \_\_\_\_\_
- 9 Enter the number from the **Personal Allowances Worksheet**, line G, page 1 . . . . . **9** \_\_\_\_\_
- 10 **Add** lines 8 and 9 and enter the total here. If you use the **Multiple Pensions/More-Than-One-Income Worksheet**, also enter this total on line 1 below. Otherwise, **stop here** and enter this total on Form W-4P, line 2, page 1 . . . . . **10** \_\_\_\_\_

**Multiple Pensions/More-Than-One-Income Worksheet**

**Note:** Complete *only* if the instructions under line G, page 1, direct you here. This applies if you (and your spouse if married filing jointly) have more than one source of income subject to withholding (such as more than one pension, or a pension and a job, or you have a pension and your spouse works).

- 1 Enter the number from line G, page 1 (or from line 10 above if you used the **Deductions and Adjustments Worksheet**) . . . . . **1** \_\_\_\_\_
- 2 Find the number in **Table 1** below that applies to the **LOWEST** paying pension or job and enter it here. **However**, if you're married filing jointly and the amount from the highest paying pension or job is \$65,000 or less, do not enter more than "3" . . . . . **2** \_\_\_\_\_
- 3 If line 1 is **more than or equal to** line 2, subtract line 2 from line 1. Enter the result here (if zero, enter "-0-") and on Form W-4P, line 2, page 1. **Do not** use the rest of this worksheet . . . . . **3** \_\_\_\_\_

**Note:** If line 1 is **less than** line 2, enter "-0-" on Form W-4P, line 2, page 1. Complete lines 4 through 9 below to figure the additional withholding amount necessary to avoid a year-end tax bill.

- 4 Enter the number from line 2 of this worksheet . . . . . **4** \_\_\_\_\_
- 5 Enter the number from line 1 of this worksheet . . . . . **5** \_\_\_\_\_
- 6 **Subtract** line 5 from line 4 . . . . . **6** \_\_\_\_\_
- 7 Find the amount in **Table 2** below that applies to the **HIGHEST** paying pension or job and enter it here . . . . . **7** \$ \_\_\_\_\_
- 8 **Multiply** line 7 by line 6 and enter the result here. This is the additional annual withholding needed . . . . . **8** \$ \_\_\_\_\_
- 9 **Divide** line 8 by the number of pay periods remaining in 2017. For example, divide by 12 if you're paid every month and you complete this form in December 2016. Enter the result here and on Form W-4P, line 3, page 1. This is the additional amount to be withheld from each payment . . . . . **9** \$ \_\_\_\_\_

**Table 1**

**Table 2**

Married Filing Jointly		All Others		Married Filing Jointly		All Others	
If wages from <b>LOWEST</b> paying job or pension are—	Enter on line 2 above	If wages from <b>LOWEST</b> paying job or pension are—	Enter on line 2 above	If wages from <b>HIGHEST</b> paying job or pension are—	Enter on line 7 above	If wages from <b>HIGHEST</b> paying job or pension are—	Enter on line 7 above
\$0 - \$7,000	0	\$0 - \$8,000	0	\$0 - \$75,000	\$610	\$0 - \$38,000	\$610
7,001 - 14,000	1	8,001 - 16,000	1	75,001 - 135,000	1,010	38,001 - 85,000	1,010
14,001 - 22,000	2	16,001 - 26,000	2	135,001 - 205,000	1,130	85,001 - 185,000	1,130
22,001 - 27,000	3	26,001 - 34,000	3	205,001 - 360,000	1,340	185,001 - 400,000	1,340
27,001 - 35,000	4	34,001 - 44,000	4	360,001 - 405,000	1,420	400,001 and over	1,600
35,001 - 44,000	5	44,001 - 70,000	5	405,001 and over	1,600		
44,001 - 55,000	6	70,001 - 85,000	6				
55,001 - 65,000	7	85,001 - 110,000	7				
65,001 - 75,000	8	110,001 - 125,000	8				
75,001 - 80,000	9	125,001 - 140,000	9				
80,001 - 95,000	10	140,001 and over	10				
95,001 - 115,000	11						
115,001 - 130,000	12						
130,001 - 140,000	13						
140,001 - 150,000	14						
150,001 and over	15						

## Additional Instructions

Section references are to the Internal Revenue Code.

**When should I complete the form?** Complete Form W-4P and give it to the payer as soon as possible. Get Pub. 505, Tax Withholding and Estimated Tax, to see how the dollar amount you're having withheld compares to your projected total federal income tax for 2017. You also may use the IRS Withholding Calculator at [www.irs.gov/individuals](http://www.irs.gov/individuals) for help in determining how many withholding allowances to claim on your Form W-4P.

**Multiple pensions/more-than-one-income.** To figure the number of allowances that you may claim, combine allowances and income subject to withholding from all sources on one worksheet. You may file a Form W-4P with each pension payer, but don't claim the same allowances more than once. Your withholding usually will be most accurate when all allowances are claimed on the Form W-4P for the highest source of income subject to withholding and zero allowances are claimed on the others.

**Other income.** If you have a large amount of income from other sources not subject to withholding (such as interest, dividends, or capital gains), consider making estimated tax payments using Form 1040-ES, Estimated Tax for Individuals. Get Form 1040-ES and Pub. 505 at [www.irs.gov/formspubs](http://www.irs.gov/formspubs).

If you have income from wages, see Pub. 505 to find out if you should adjust your withholding on Form W-4 or Form W-4P.

**Note:** Social security and railroad retirement payments may be includible in income. See Form W-4V, Voluntary Withholding Request, for information on voluntary withholding from these payments.

## Withholding From Pensions and Annuities

Generally, federal income tax withholding applies to the taxable part of payments made from pension, profit-sharing, stock bonus, annuity, and certain deferred compensation plans; from individual retirement arrangements (IRAs); and from commercial annuities. The method and rate of withholding depend on (a) the kind of payment you receive; (b) whether the payments are to be delivered outside the United States or its possessions; and (c) whether the recipient is a nonresident alien individual, a nonresident alien beneficiary, or a foreign estate. Qualified distributions from a Roth IRA are nontaxable and, therefore, not subject to withholding. See page 4 for special withholding rules that apply to payments to be delivered outside the United States and payments to foreign persons.

Because your tax situation may change from year to year, you may want to refigure your withholding each year. You can change the amount to be withheld by using lines 2 and 3 of Form W-4P.

**Choosing not to have income tax withheld.** You (or in the event of death, your beneficiary or estate) can choose not to have federal income tax withheld from your payments by using line 1 of Form W-4P. For an estate, the election to have no income tax withheld may be made by the executor or personal representative of the decedent. Enter the estate's employer identification number (EIN) in the area reserved for "Your social security number" on Form W-4P.

You may not make this choice for eligible rollover distributions. See *Eligible rollover distribution—20% withholding* on page 4.

**Caution:** There are penalties for not paying enough federal income tax during the year, either through withholding or estimated tax payments. New retirees, especially, should see Pub. 505. It explains your estimated tax requirements and describes penalties in detail. You may be able to avoid quarterly estimated tax payments by having enough tax withheld from your pension or annuity using Form W-4P.

**Periodic payments.** Withholding from periodic payments of a pension or annuity is figured in the same manner as withholding from wages. Periodic payments are made in installments at regular intervals over a period of more than 1 year. They may be paid annually, quarterly, monthly, etc.

If you want federal income tax to be withheld, you must designate the number of withholding allowances on line 2 of Form W-4P and indicate your marital status by checking the appropriate box. Under current law, you can't designate a specific dollar amount to be withheld. However, you can designate an additional amount to be withheld on line 3.

If you don't want any federal income tax withheld from your periodic payments, check the box on line 1 of Form W-4P and submit the form to your payer. However, see *Payments to Foreign Persons and Payments To Be Delivered Outside the United States* on page 4.

**Caution:** If you don't submit Form W-4P to your payer, the payer must withhold on periodic payments as if you're married claiming three withholding allowances. Generally, this means that tax will be withheld if your pension or annuity is at least \$1,720 a month.

If you submit a Form W-4P that doesn't contain your correct social security number (SSN), the payer must withhold as if you're single claiming zero withholding allowances even if you checked the box on line 1 to have no federal income tax withheld.

There are some kinds of periodic payments for which you can't use Form W-4P because they're already defined as wages subject to federal income tax withholding. These payments include retirement pay for service in the U.S. Armed Forces and payments from certain nonqualified deferred compensation plans and deferred compensation plans described in section 457 of tax-exempt organizations. Your payer should be able to tell you whether Form W-4P applies.

For periodic payments, your Form W-4P stays in effect until you change or revoke it. Your payer must notify you each year of your right to choose not to have federal income tax withheld (if permitted) or to change your choice.

**Nonperiodic payments—10% withholding.** Your payer must withhold at a flat 10% rate from nonperiodic payments (but see *Eligible rollover distribution—20% withholding* on page 4) **unless** you choose not to have federal income tax withheld. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. You can choose not to have federal income tax withheld from a nonperiodic payment (if permitted) by submitting Form W-4P (containing your correct SSN) to your payer and checking the box on line 1. However, see *Payments to Foreign Persons and Payments To Be Delivered Outside the United States* on page 4. Generally, your choice not to have federal income tax withheld will apply to any later payment from the same plan. You can't use line 2 for nonperiodic payments. But you may use line 3 to specify an additional amount that you want withheld.

**Caution:** If you submit a Form W-4P that doesn't contain your correct SSN, the payer can't honor your request not to have income tax withheld and must withhold 10% of the payment for federal income tax.

**Eligible rollover distribution—20% withholding.** Distributions you receive from qualified pension or annuity plans (for example, 401(k) pension plans and section 457(b) plans maintained by a governmental employer) or tax-sheltered annuities that are eligible to be rolled over tax free to an IRA or qualified plan are subject to a flat 20% federal withholding rate. The 20% withholding rate is required, and you can't choose not to have income tax withheld from eligible rollover distributions. Don't give Form W-4P to your payer unless you want an additional amount withheld. Then, complete line 3 of Form W-4P and submit the form to your payer.

**Note:** The payer won't withhold federal income tax if the entire distribution is transferred by the plan administrator in a direct rollover to a traditional IRA or another eligible retirement plan (if allowed by the plan), such as a qualified pension plan, governmental section 457(b) plan, section 403(b) contract, or tax-sheltered annuity.

Distributions that are (a) required by law, (b) one of a specified series of equal payments, or (c) qualifying "hardship" distributions are **not** "eligible rollover distributions" and aren't subject to the mandatory 20% federal income tax withholding. See Pub. 505 for details. See also *Nonperiodic payments—10% withholding* on page 3.

**Tax relief for victims of terrorist attacks.** For tax years ending after September 10, 2001, disability payments for injuries incurred as a direct result of a terrorist attack directed against the United States (or its allies), whether outside or within the United States, aren't included in income. You may check the box on line 1 of Form W-4P and submit the form to your payer to have no federal income tax withheld from these disability payments. However, you must include in your income any amounts that you received or you would've received in retirement had you not become disabled as a result of a terrorist attack. See Pub. 3920, *Tax Relief for Victims of Terrorist Attacks*, for more details.

## Changing Your "No Withholding" Choice

**Periodic payments.** If you previously chose not to have federal income tax withheld and you now want withholding, complete another Form W-4P and submit it to your payer. If you want federal income tax withheld at the rate set by law (married with three allowances), write "Revoked" next to the checkbox on line 1 of the form. If you want tax withheld at any different rate, complete line 2 on the form.

**Nonperiodic payments.** If you previously chose not to have federal income tax withheld and you now want withholding, write "Revoked" next to the checkbox on line 1 and submit Form W-4P to your payer.

## Payments to Foreign Persons and Payments To Be Delivered Outside the United States

Unless you're a nonresident alien, withholding (in the manner described above) is required on any periodic or nonperiodic payments that are to be delivered to you outside the United States or its possessions. You can't choose not to have federal income tax withheld on line 1 of Form W-4P. See Pub. 505 for details.

In the absence of a tax treaty exemption, nonresident aliens, nonresident alien beneficiaries, and foreign estates generally are subject to a 30% federal withholding tax under section 1441 on the taxable portion of a periodic or nonperiodic pension or annuity payment that is from U.S. sources. However, most tax treaties provide that private pensions and annuities are exempt from withholding and tax. Also, payments from certain pension plans are exempt from withholding even if no tax treaty applies. See Pub. 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*, and Pub. 519, *U.S. Tax Guide for Aliens*, for details. A foreign person should submit Form W-8BEN, *Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding*, to the payer before receiving any payments. The Form W-8BEN must contain the foreign person's taxpayer identification number (TIN).

## Statement of Federal Income Tax Withheld From Your Pension or Annuity

By January 31 of next year, your payer will furnish a statement to you on Form 1099-R, *Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.*, showing the total amount of your pension or annuity payments and the total federal income tax withheld during the year. If you're a foreign person who has provided your payer with Form W-8BEN, your payer instead will furnish a statement to you on Form 1042-S, *Foreign Person's U.S. Source Income Subject to Withholding*, by March 15 of next year.

## 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 federal income tax withholding from periodic pension or annuity payments based on your withholding allowances and marital status, (b) request additional federal income tax withholding from your pension or annuity, (c) choose not to have federal income tax withheld, when permitted, or (d) change or revoke a previous Form W-4P. 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). Providing false or 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 possessions 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.

## Request for Taxpayer Identification Number and Certification

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

<b>Print or type See Specific Instructions on page 2.</b>	Name (as shown on your income tax return)	
	Business name/disregarded entity name, if different from above	
	Check appropriate box for federal tax classification: <input type="checkbox"/> Individual/sole proprietor <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) ▶ _____  <input type="checkbox"/> Other (see instructions) ▶ _____	Exemptions (see instructions):  Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____
	Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
	City, state, and ZIP code	
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 the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Social security number									

**Note.** If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Employer identification number									

### 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 on page 3.

<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.** The IRS has created a page on IRS.gov for information about Form W-9, at [www.irs.gov/w9](http://www.irs.gov/w9). Information about any future developments affecting Form W-9 (such as legislation enacted after we release it) will be posted on that page.

#### Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, payments made to you in settlement of payment card and third party network transactions, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

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.

**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 Publication 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.

**What is backup withholding?** Persons making certain payments to you must under certain conditions withhold and pay to the IRS a percentage 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 Part II instructions on page 3 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* on page 3 and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships* on page 1.

**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* on page 3 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

### Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

**Sole proprietor.** Enter your individual name as shown on your income tax return on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name/disregarded entity name" line.

**Partnership, C Corporation, or S Corporation.** Enter the entity's name on the "Name" line and any business, trade, or "doing business as (DBA) name" on the "Business name/disregarded entity name" line.

**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 Regulation section 301.7701-2(c)(2)(iii). Enter the owner's name on the "Name" line. The name of the entity entered on the "Name" line should never be a disregarded entity. The name on the "Name" line must 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 the "Name" line. 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 the "Business name/disregarded entity name" line. 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.

**Note.** Check the appropriate box for the U.S. federal tax classification of the person whose name is entered on the "Name" line (Individual/sole proprietor, Partnership, C Corporation, S Corporation, Trust/estate).

**Limited Liability Company (LLC).** If the person identified on the "Name" line is an LLC, check the "Limited liability company" box only and enter the appropriate code for the U.S. federal tax classification in the space provided. If you are an LLC that is treated as a partnership for U.S. federal tax purposes, enter "P" for partnership. If you are an LLC that has filed a Form 8832 or a Form 2553 to be taxed as a corporation, enter "C" for C corporation or "S" for S corporation, as appropriate. If you are an LLC that is disregarded as an entity separate from its owner under Regulation section 301.7701-3 (except for employment and excise tax), do not check the LLC box unless the owner of the LLC (required to be identified on the "Name" line) is another LLC that is not disregarded for U.S. federal tax purposes. If the LLC is disregarded as an entity separate from its owner, enter the appropriate tax classification of the owner identified on the "Name" line.

**Other entities.** Enter your business name as shown on required U.S. federal tax documents on the "Name" line. 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 the "Business name/disregarded entity name" line.

## Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the *Exemptions* box, any code(s) that may apply to you. See *Exempt payee code* and *Exemption from FATCA reporting code* on page 3.

**Exempt payee code.** Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends. Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.

**Note.** If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

The following codes identify payees that are exempt from backup withholding:

- 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 possession of the United States, 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 possession of the United States
- 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, 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—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 possession of the United States, 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 Reg. 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 Reg. 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

**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. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited Liability Company (LLC)* on page 2), 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 the chart on page 4 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 Social Security Administration 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. You can get Forms W-7 and SS-4 from the IRS by visiting [IRS.gov](http://IRS.gov) or by calling 1-800-TAX-FORM (1-800-829-3676).

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 items 1, 4, or 5 below indicate 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 the "Name" line 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), 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)	The actual owner of the account or, if combined funds, the first individual on the account <sup>1</sup>
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor <sup>2</sup>
4. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee <sup>1</sup> The actual owner <sup>1</sup>
5. Sole proprietorship or disregarded entity owned by an individual	The owner <sup>3</sup>
6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulation section 1.671-4(b)(2)(i)(A))	The grantor*
For this type of account:	Give name and EIN of:
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity <sup>4</sup>
9. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. 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
14. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulation 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* on page 1.

\***Note.** 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, social security number (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 Publication 4535, Identity Theft Prevention and Victim Assistance.

Victims of identity theft who are experiencing economic harm or a system 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 at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: [spam@uce.gov](mailto:spam@uce.gov) or contact them at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 1-877-IDTHEFT (1-877-438-4338).

Visit [IRS.gov](http://IRS.gov) 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.



**STATE OF NEW HAMPSHIRE  
RETIREMENT MEDICAL COVERAGE PRE-APPLICATION**

The purpose of this form is to determine your eligibility for State-paid medical coverage upon your retirement from State service. RSA 21-I:30 is the statute which governs eligibility for the medical coverage benefit. Decisions regarding your eligibility will be based upon the provisions of that statute and the information provided below.

**PART I: INFORMATION TO BE COMPLETED BY EMPLOYEE**

Full Name \_\_\_\_\_ Social Security Number \_\_\_\_\_  
Complete Mailing Address \_\_\_\_\_ Date of Birth \_\_\_\_\_  
Age at Retirement \_\_\_\_\_  
Telephone Number \_\_\_\_\_

**DATES/PLACE OF STATE EMPLOYMENT:**

FROM: \_\_\_\_\_ TO: \_\_\_\_\_ AGENCY: \_\_\_\_\_  
FROM: \_\_\_\_\_ TO: \_\_\_\_\_ AGENCY: \_\_\_\_\_  
FROM: \_\_\_\_\_ TO: \_\_\_\_\_ AGENCY: \_\_\_\_\_  
FROM: \_\_\_\_\_ TO: \_\_\_\_\_ AGENCY: \_\_\_\_\_

Please check any of the following types of NH Retirement System service credit that apply to you:

- |  |  |
|--|--|
| <input type="checkbox"/> Prior service re-purchased            | <input type="checkbox"/> Military service              |
| <input type="checkbox"/> Prior service <b>Not</b> re-purchased | <input type="checkbox"/> Out of state service purchase |
| <input type="checkbox"/> Non-state employment service          | <input type="checkbox"/> Non-Qualified Time            |

**I authorize the NHRS to provide to the Division of Personnel information regarding my years of NHRS creditable service with the state pursuant to RSA 21-I:30\*.**

**SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

When Part I is completed, signed and dated, forward to: **NH Retirement System  
54 Regional Drive  
Concord, NH 03301-8507**

**PART II: INFORMATION TO BE COMPLETED BY RETIREMENT SYSTEM**

EFFECTIVE DATE OF RETIREMENT: \_\_\_\_\_

GROUP MEMBERSHIP AT THE TIME OF RETIREMENT: Group I \_\_\_\_\_ Group II \_\_\_\_\_

TYPE OF RETIREMENT: \_\_\_\_\_

TOTAL YEARS OF NHRS CREDITABLE SERVICE: \_\_\_\_\_

YEARS OF CREDITABLE SERVICE WITH THE STATE\*: \_\_\_\_\_

**SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

*(Authorized Retirement System Representative)*

**(OVER)**

**PART III: INFORMATION TO BE COMPLETED BY DIVISION OF PERSONNEL**

\_\_\_\_\_ You are **eligible** to receive State-paid medical coverage upon your retirement. You will receive a packet in the mail from the Division of Personnel with the necessary forms to complete and a copy of the current retiree medical benefits. All necessary forms must be completed and returned to the Division of Personnel prior to being enrolled in the retiree medical plan.

\_\_\_\_\_ You are currently **ineligible** to receive State-paid medical coverage upon your retirement. However, you **will become eligible** when you attain the age of 60. At least three months before your 60<sup>th</sup> birthday you will be responsible for contacting Judy Shevlin (271-1432) at the Division of Personnel to complete the necessary paperwork in order to enroll in the retiree medical plan.

\_\_\_\_\_ You are **ineligible** to receive State-paid medical coverage upon your retirement due to insufficient creditable service. You will however, be eligible to continue your medical coverage through COBRA. The required paperwork to enroll in COBRA will be sent directly to your home.

*The determination of your eligibility for retiree medical coverage is based upon RSA 21-I:30 and funding levels, as they exist presently. Statutory or funding level changes could alter or eliminate this benefit for you and your spouse/beneficiary.*

SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_  
(Authorized Division of Personnel Representative)

## Summary of Retiree Medical Coverage

To view or print a copy of the current Retiree Medical Coverage, please go to the following website:

[http://www.nh.gov/hr/retirement\\_benefits.html](http://www.nh.gov/hr/retirement_benefits.html)

If you do not have Internet access, please call (603) 271-1432.

**ALL INQUIRIES ARE TO BE DIRECTED TO THE DIVISION OF PERSONNEL,  
28 SCHOOL STREET, CONCORD, NH 03301 OR CALL (603) 271-1432.**



## NHRS PAYMENT OPTIONS FOR ADDITIONAL CONTRIBUTIONS

### SECTION I – GENERAL INFORMATION

At retirement members who have deposited additional contributions into the plan may choose to receive the additional contributions as an additional member annuity or withdraw the additional contributions in cash plus credited interest. Members must complete and file this form prior to retirement.

### SECTION II – EXPLANATION OF TERMS

1. **Additional Contributions:** Voluntary contributions paid to the NHRS by the member and/or employer
2. **Additional Member Annuity:** An additional monthly allowance funded by additional voluntary contributions
3. **Withdrawal of Additional Contributions:** Voluntary contributions plus interest returned to the member as a one time (cash) payment.
4. **Rollover:** A tax-free transfer of funds from a retirement plan like NHRS to another Eligible Retirement Plan

### SECTION III – METHOD OF PAYMENT ELECTION

I have read the attached Additional Contributions brochure and elect to have my additional voluntary contributions paid as follows:  
*(Select and sign only one method, leave the other choice blank)*

<b>Name:</b>	<b>Last 4 of SSN #:</b>
<b>1. Paid to me as a one-time lump sum payment in cash, subject to mandatory Federal withholding</b> <i>(Members electing this method of payment must also complete Section IV)</i>	
<b>Signature:</b>	<b>Date:</b>
<b>2. Paid in the form of an additional lifetime monthly annuity.</b> <i>(Members electing this method of payment must also complete Section V)</i>	
<b>Signature:</b>	<b>Date:</b>

### SECTION IV – DISTRIBUTION ELECTION – Complete this section if you elected method one (Do not complete this section if you elected method two)

You may elect a direct rollover of all or any portion (in 1% multiples) of your distribution to an Eligible Retirement Plan, that is, an individual retirement arrangement (IRA) or another employer’s qualified plan. Your distribution may consist of both pre- and post-tax contributions that were made and all interest on your contributions. To effect this direct rollover, you must also complete and return to the system a Member’s Request for Trustee-to-Trustee Transfer form. You must also provide a statement from the financial institution or the qualified plan that it is qualified to accept, and it will accept, a direct rollover. A check (made payable to the qualified plan or the financial institution maintaining the IRA) will be mailed pursuant to information on Member’s Request for Trustee-to-Trustee Transfer form.

Taxable lump sum payments paid directly to you of more than \$200 are subject to Federal income tax withholding of 20% of the taxable portion. In addition, if you are under age 59½ when you receive a lump sum payment, the taxable portion of the lump sum distribution will generally be subject to a 10% additional early payment tax. This additional tax is waived if payment is made on account of disability or termination of employment after age 55.

I have read the attached Special Tax Notice Regarding Payments and hereby elect to have my accumulated contributions distributed as follows:

- Paid directly to me as a lump sum payment in cash, subject to mandatory Federal Withholding on the taxable distribution
- Rolled over directly \_\_\_\_\_% (in 1% multiples - \$200.00 minimum) of the taxable portion of my distribution to an Eligible Retirement Plan: \_\_\_\_\_ an IRA \_\_\_\_\_ an employer sponsored plan pursuant to attached *Member’s Request for Trustee-to-Trustee Transfer* form.
- Rolled over directly – Both Post-tax Contributions and Pre-tax Interest to an Eligible Retirement Plan: \_\_\_\_\_ an IRA \_\_\_\_\_ an employer sponsored qualified retirement plan pursuant to attached *Member’s Request for Trustee-to-Trustee Transfer* form.

SECTION V – LIFETIME ANNUITY ELECTION – Complete this section if you elected method two (Do not complete this section if you elected method one)

<b>Select and sign only one benefit payment choice. Leave all others blank.</b>	
A. Maximum Retirement Allowance	Signature:
<b>B. Optional Retirement Allowances:</b>	
Option 1 – Refund without Survivorship	Signature:
Option 2 – Up to 100% Survivorship	Signature:
Option 3 – 50% Survivorship	Signature:
Option 4(A) – Up to 100% Survivorship “Pop-up”	Signature:
Option 4(B) – 50% Survivorship “Pop-up”	Signature:
Option 4(C) - Special	Signature:

SECTION VI – TAX ACKNOWLEDGEMENT SIGNATURE

I have read the Special Tax Notice Regarding Benefit Payments:
Signature:
Current Mailing Address: