Withholding Certificate for Pension or Annuity Payments (Form W-4P) Instructions

These are the instructions for completing the *Withholding Certificate for Pension or Annuity Payments* (Form W-4P) for submission to the Indiana State Teachers' Retirement Fund for processing.

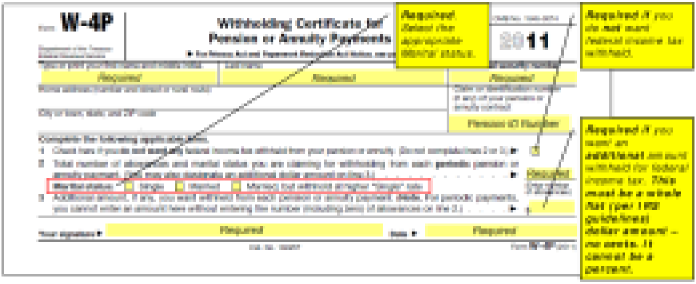
Accessing the Form

This is an IRS form available at http://www.irs.gov/pub/irs-pdf/fw4p.pdf or from a direct link on the *Forms* page of the TRF Web site at www.trf.in.gov. This form must be submitted for any of the following reasons:

- To designate federal income tax withholding for periodic payments (monthly benefit payments). This is Item 2 on the form. For nonperiodic payments (withdrawals), 20 percent is automatically withheld if distribution is from the ASA. Lump sum death settlements are taxed at a rate of 10 percent.
- To indicate that no federal income tax is to be withheld. The submitter of the form assumes all tax liability. Check the checkbox for Item 1 on the form.
- To specify an **additional amount** be withheld for federal income tax. This is Item 3 on the form. **Item 2 on the form also must be completed.**

Completing the Form

The areas highlighted in yellow are required for the Indiana State Teachers' Retirement Fund to correctly process your federal income tax withholding request.



TRF is unable to provide tax advice. If you have questions about your tax liability, contact a tax professional or the Internal Revenue Service (IRS) at (800) 829-1040. IRS hours of operation are Monday – Friday, 7 a.m. – 10 p.m. your local time.