

Use this form to request a distribution from your IRA account.

OPTION 1

Send via **DocuSign**

Using DocuSign is the fastest way to complete your request. If DocuSign is not an option, please see other options.

Existing Link – LPOA On File

Existing Link – No LPOA On File

OPTION 2

Scan & Email

support@freedomadvisors.com

Important Instructions:

1. If you have entered a Raise Cash Service Request for this distribution, please notify us when submitting this form.
2. We will use Unaffiliated Cash first to satisfy Distribution requests. If additional funds are needed, we will automatically Raise Cash, pro-rata, from the account's model(s). We will leave 1.50% of the account value in Unaffiliated Cash for management fees.
3. If trades are required to fund this distribution, the distribution cannot be sent until after the trades settle.
4. Unless indicated otherwise, we will deduct any tax withholding from the distribution amount in Part 4.
5. Full account distributions will close the account.

PART 1: Enter IRA Account Owner Information

Account Owner	Name		IRA Account Number	
	Address 1		Address 2	
	City	State	Zip Code	
	Social Security Number - -		Daytime Telephone Number () -	
	Date of Birth / /			
Type of IRA (Select One)	Traditional IRA		Rollover IRA	Traditional Beneficiary IRA
	Roth IRA		SEP IRA	Roth Beneficiary IRA
			SIMPLE IRA	Trust Beneficiary IRA

PART 2: Select the Type of Distribution

Premature Distribution (No exception applies)
IRA owner under age 59½ (IRS penalties may apply).

Normal Distribution
IRA owner age 59½ and over.

Inherited IRA Distribution
Distribution from an established Inherited IRA.

Qualified Charitable Distribution
IRA owner age 70½ and over. Distribution payable to a charitable organization. Note: Part 4 must be completed in full.

Disability
Attach letter from physician dated within last 12 months verifying total disability or attach your SSA Notice.

Roth Conversion *Complete Part 2A*
Note: Tax withholding elections will be based on converted cash amount only.

Recharacterization *Complete Part 2B*
A recharacterization allows you to treat a regular contribution made to a Roth IRA or to a Traditional IRA as having been made to the other type of IRA. You must recharacterize before your tax filing deadline plus automatic or IRS approved extensions. For partial recharacterizations you must provide the earnings attributable to the recharacterized amount. Note that conversions from a Traditional IRA, SEP or SIMPLE IRA to a Roth IRA, and amounts rolled over to a Roth IRA from other retirement plans, such as 401(k) or 403(b) plans, cannot be recharacterized.

Excess Contribution *Complete Part 2C*
If you remove an excess contribution before your tax filing deadline plus automatic or IRS approved extensions, both the excess contribution and earnings attributable to the contribution must be removed. If the excess contribution is removed after your tax filing deadline, then only the excess contribution should be removed.

IRA to Qualified Plan, 403(b), or 457(b) Direct Rollover
Note: Roth IRAs are not eligible to be rolled over.

Revocation
Return of all funds from a new IRA, which may be more or less than the amount deposited, within 7 days of opening the account.

Normal, Premature or Inherited IRA Distribution with less than the minimum default tax withholding for your state of residency
Requests must be accompanied by a valid state specific form W-4P that allows for such reduced state tax withholding, such as for residents of CT, MI, and MN. Residents of IA that will be 55 years of age or older at the end of the year in which the distribution is made, have a qualified disability or are a qualifying surviving spouse may also request reduced state tax withholding on a distribution using this form.

Normal, Premature or Inherited IRA Distribution to a third party
Distribution from an IRA to a third party via Check or Wire. Only available to advisory firms enabled for third party funds transfers and when the client is unable to authenticate the transfer online. **Note:** "Business Purpose for Money Movement" and "Relationship to Beneficiary" must be completed in Part 3 of this document.

Complete the applicable section below only if you selected the corresponding distribution type in Part 2.

Part 2A Roth Conversion	Select Conversion Type Full Partial		GSCS Roth Account Number
	Amount (If partial, enter cash amount and/or attach a list of securities to convert) \$		

Part 2B Recharacterization	Contribution(s)		Earnings or loss attributable to recharacterized contribution (see last page for instructions)
	Contribution Processed at Previous Firm? Yes No		Tax Year
	Receiving Account Number		Total Amount of Recharacterization \$

Part 2C Excess Contribution	Contribution Processed at Previous Firm? Yes No	Date of Contribution / /	Contribution for Tax Year
	For SIMPLE IRA's Only: Is the removal of excess an employer contribution? Yes No		
	Amount of Excess \$		Earnings Attributable to Excess Contribution (see last page for instructions) \$
	Contribute to same IRA for tax year: Contribute to IRA in Part 3 for tax year: Distribute to taxable account in Part 3 Distribute to account owner via ACH, check or wire		Contribute to same IRA for tax year: Contribute to IRA in Part 3 for tax year: Distribute to taxable account in Part 3 Distribute to account owner via ACH, check or wire

PART 3: Select Method of Distribution

Transfer to another GSCS Account that has already been established:

Account Number	Contribution Tax Year*	Notes on IRA account contributions: Contributions are not allowed to Inherited IRAs. If a tax year is not specified, the contribution will be reported as a current year contribution. Per IRS requirements, SEP IRA and SIMPLE IRA contributions are always reported in the year the deposit occurs. If this request is to make a third-party contribution to another client's IRA, both account owners must sign below.
	*Only for contributions into Traditional and Roth IRAs	

Check:

Regular Mail to Account Owner, at mailing address on file

Regular Mail to Third Party

(Only complete "Address" information if you want check(s) mailed directly to a third party.)

Make Check Payable to (90-Character Limit)	Amount
Address	
Make Check Payable to (90-Character Limit)	Amount
Address	
Make Check Payable to (90-Character Limit)	Amount
Address	
Make Check Payable to (90-Character Limit)	Amount
Address	

For IRA to Qualified Plan, 403(b), or 457(b) Direct Rollover:

(Only complete "Address" information if you want check(s) mailed directly to new record-keeper. Note: No part of SSN can be printed on check.)

Plan ID or Account Number	Make Check Payable to (90-Character Limit)
Address	

Qualified Charitable Distribution:

(Only complete "Address" information if you want check(s) mailed directly to entity.)

Entity EIN	Make Check Payable to (90-Character Limit)	Amount
Address		
Entity EIN	Make Check Payable to (90-Character Limit)	Amount
Address		
Entity EIN	Make Check Payable to (90-Character Limit)	Amount



Custody Solutions

Address

Entity EIN	Make Check Payable to (90-Character Limit)	Amount
Address		
Entity EIN	Make Check Payable to (90-Character Limit)	Amount
Address		
Entity EIN	Make Check Payable to (90-Character Limit)	Amount
Address		

Regular Mail to Employer:
(Only for SIMPLE IRA excess removals, where the excess is an employer contribution. Please reference Part 2C on page 3.)

Make Check Payable to Employer		
Employer Address		
City	State	Zip Code

Wire Transfer:

Bank Name	Bank Wire Routing Number	Bank Wire Account Number
Account Name	For Further Credit Name	Further Credit Account Number

Electronic Funds Transfer (ACH):

Bank Name	Account Number
-----------	----------------

(Note: You must establish an EFT Bank Link with us prior to requesting a distribution from an account.)
If you have elected to make additional check or charitable distributions, please add them on a separate page.

Business Purpose for Money Movement				
Personal Loan Repayment	Tuition	Gift	Tax Payment	Vendor Payment
Trust Services	Bill Payment	Education Expenses	Trust Beneficiary Payment	Trustee Payment
Qualified Charitable Distribution	Escrow Payment	Property Non-Escrow	Luxury Transportation Plane / Auto / Boat	Luxury Collectible Art / Wine
Legal Fees	Other (up to 255 characters - alphanumeric & special characters allowed [!#\$%])			



Custody Solutions

Relationship to Beneficiary				
Parent	Child	Relative	Spouse	Lender
Custodian	Trustee	Beneficiary	Charitable Organization	Dependent for Tax Purposes
Other (up to 255 characters - alphanumeric & special characters allowed [!#\$%&])				

PART 4: Payment & Tax Withholding Election

Consult with a tax professional if you have questions concerning your distribution type or your federal or state tax withholdings. Tax withholding will be deducted from the Partial or Total Distribution amount requested. We cannot accept requests net of taxes.

Partial Distribution (requested distribution amount):

Amount \$

Total Distribution of Account (must be liquidated to cash):

Close Account (Annual IRA Custodial Fee due upon closure, if applicable) Keep Account Open

Federal Income Tax Withholding

(OMB No. 1545-0074)

The default withholding rate is 10%. You can choose to have a different rate – including any rate from 0% to 100% by selecting a rate below.

Withhold 10%	Withhold the following percentage: Complete this line if you would like a rate of withholding that is different from the 10% default withholding rate. See the instructions on page 2 and the Marginal Rate Tables on page 1 of IRS Form W-4R for additional information. Enter the rate as a whole number (no decimals).
--------------	--

The attached IRS Form W-4R is for reference only, and your election (or deemed election) herein will override any Form W-4R election.

Note: IRA owners must choose whether or not to have money withheld for Federal Income Tax purposes. Distributions from your IRA are subject to Federal Income Tax. The IRS requires us to withhold 10% of the distribution for payment of Federal Income Taxes, unless you elect to have a different amount withheld. Even if you elect not to have tax withheld (or elect less than 10%), you are still liable for payment of income tax on the taxable portion of your distribution. You also may be subject to tax penalties under the estimated tax payment rules if your payment of estimated tax and withholding, if any, are not adequate. You may wish to consult your tax advisor or IRS Publication 590 concerning your withholding election. Tax withholding elections are required for all taxable distributions, including Qualified Charitable Distributions. **Taxes cannot be withheld from Roth IRA distributions.**

State Income Tax Withholding

Select the amount to withhold from this distribution for state taxes.

Refer to the state income tax table on the next page for minimums and required withholding.

None (Not available in certain states and situations noted in the State Income Tax table.)	Withhold at my state's minimum tax rate
Withhold the following percentage: _____ (Must be at least the state's minimum tax rate, if applicable.)	Withhold the following dollar amount: _____ (Must be at least the state's minimum tax rate, if applicable. We will round up to the nearest dollar.)

Note on State Income Tax Withholding

Depending on your state of residency (as determined by the legal address of record on your account), regardless of whether you elected to have federal income tax withheld, you may elect not to withhold state tax, or may elect to increase the rate of state tax withholding. Note that in certain states tax withholding is not available, while in other states if you elect to have federal income tax withheld you must withhold state tax as well. Refer to the State Income Tax table on Page 6. While we obtain information about state tax laws from reliable sources, we cannot guarantee the accuracy of this information due to changes in state tax laws and interpretations. We recommend that you contact a tax professional if you have any questions regarding your state's tax withholding laws. Tax withholding elections are required for all taxable distributions, including Qualified Charitable Distributions. **Taxes cannot be withheld from Roth IRA distributions.**

If you do not make an election, we will apply the minimum withholding rate based upon your state of residency (if required).

PART 4: Payment & Tax Withholding Election (continued)

State of Residency	State Tax Withholding Minimums
IA, KS, MA, ME, NE, VT	<p>If you elect to have Federal Income Tax withheld, we are required to withhold State Income Tax. If you do not elect to have Federal Income Tax withheld, you may optionally elect to have State Income Tax withheld.</p> <p>Minimum Tax Rates IA: 5% KS: 5% MA: 5% ME: 5% NE: 5% VT: 30% of federal withholding amount</p>
AR, CA, DE, NC, OR	<p>If you elect to have Federal Income Tax withheld, we are required to withhold State Income Tax unless you specifically elect not to have State Income Tax withheld.</p> <p>Minimum Tax Rates AR: 3% CA: 10% of federal withholding amount DE: 5% NC: 4% OR: 8%</p>
AL, AZ, CO, DC, GA, ID, IL, IN, KY, LA, KY, MD, MO, MS, MT, ND, NJ, NM, NY, OH, PA, RI, SC, UT, VA, WI, WV	<p>State Income Tax withholding is voluntary regardless of whether or not you elect to have Federal Income Tax withheld. We will withhold State Income Tax only if you instruct us to do so.</p> <p>No Minimum Tax Rates (Provide percentage) AL, AZ, CO, GA, ID, IL, IN, KY, LA, MD, MO, MT, ND, NJ, NM, NY, OH, PA, RI, SC, UT, VA, WI, WV</p> <p>Minimum Tax Rate DC: 10.75% if total distribution taken MS: 5% if early distribution taken</p>
CT*, MI, MN**, OK	<p>Minimum Tax Rates CT: 6.99% MI: 4.25% MN: 6.25% OK: 4.75%</p> <p>State Income Tax withholding is required at the minimum rate unless a valid state specific form W-4P (W-4R for OK) is submitted and accepted by GSCS, along with this form, for each distribution.</p> <p>*CT residents can opt out of state taxes on partial/non-lump sum distributions and no state W-4P is needed to opt out. CT taxes are mandatory for lump sum distributions (in excess of \$5,000, or of more than 50% of the balance of the account, whichever is less), but residents can opt out by submitting state W-4P.</p> <p>**State W-4P not required for MN residents to opt out of state taxes on qualified charitable distribution.</p>
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	State tax withholding is not available

PART 5: Authorization And Signature

You certify the accuracy of the distribution reason selected above and authorize this transaction. You agree to the terms of this form and its instructions. You understand that you are responsible for any consequences resulting from this distribution including taxes and/or penalties owed. You agree to indemnify and to hold Goldman Sachs Custody Solutions harmless for any tax, penalty, or other liability resulting from this distribution. You acknowledge that Goldman Sachs Custody Solutions cannot provide legal or tax advice and you agree to consult with your own tax professional if you need advice.

AUTHORIZED INVESTMENT ADVISOR CERTIFICATIONS

- I confirm and acknowledge that I have consulted with the client(s), owner(s), and/or authorized parties listed above (collectively “clients”) on the account identified above and I have received the clients’ consent to execute this first-party (i.e., same client and SSN/TIN/EIN on both accounts) transaction for the amount specified.
- I certify that I am an investment advisor representative (IAR) for a registered investment advisor (RIA) with authorization to request the first-party transaction noted above, in lieu of the client(s) signing below. Note that we do not accept requests signed by IARs for transfers between accounts that have different client names or tax IDs.

	Signature	Date (mm/dd/yyyy)
IRA Account Owner	X	/ /
	Printed Name	
Third-Party IRA Contribution Recipient	X	/ /
	Printed Name	
Inherited IRA Account Owner	X	/ /
	Printed Name	
Authorized Signatory/ POA (only clients permitted onto the account)	X	/ /
	Printed Name	
Investment Advisor	X	/ /
	Printed Name	

IRS instructions for calculating earnings (loss) attributable to excess contributions and recharacterizations

Complete this worksheet before submitting an excess contribution or recharacterization request.

1. Enter the amount of excess or recharacterized contribution:	\$
2. Enter the adjusted closing balance: ¹	\$
3. Enter adjusted opening balance: ²	\$
4. Enter the value of subtracting line 3 from line 2:	\$
5. Enter the value of multiplying line 4 by line 1:	\$
6. Enter the value of dividing line 5 by line 3: (Earnings or loss attributed to excess or recharacterized contribution)	\$
7. Enter the value of adding line 1 and line 6: (Total amount to be removed from IRA account)	\$

¹ **Adjusted closing balance** is the Fair Market Value (FMV) of the IRA account immediately prior to removing the excess or recharacterized contribution, plus any accrued earnings and or distributions received in the account between the time the excess or recharacterized contribution was made and the day funds are removed. You may find the GSCS Account Performance page helpful in determining the FMV.

² **Adjusted opening balance** is the FMV of the IRA account the day before the excess or recharacterized contribution was made, plus any, accrued earnings, contributions, rollovers, transfers, conversion contributions, recharacterized contributions received in the account between the time the excess or recharacterized contribution was made and the day funds are removed. You may find the GSCS Account Performance page helpful in determining the FMV.

**Withholding Certificate for Nonperiodic Payments and
Eligible Rollover Distributions****Give Form W-4R to the payer of your retirement payments.****2025**

1a First name and middle initial	Last name	1b Social security number
---	-----------	----------------------------------

Address

City or town, state, and ZIP code

Your withholding rate is determined by the type of payment you will receive.

- For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% on line 2. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories.

- For an eligible rollover distribution, the default withholding rate is 20%. You can choose a rate greater than 20% by entering the rate on line 2. You may not choose a rate less than 20%.

See page 2 for more information.

2 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)	2	%
---	----------	---

**Sign
Here****Your signature** (This form is not valid unless you sign it.)**Date****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.

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.

2025 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.

Single or Married filing separately		Married filing jointly or Qualifying surviving spouse		Head of household	
Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
15,000	10%	30,000	10%	22,500	10%
26,925	12%	53,850	12%	39,500	12%
63,475	22%	126,950	22%	87,350	22%
118,350	24%	236,700	24%	125,850	24%
212,300	32%	424,600	32%	219,800	32%
265,525	35%	531,050	35%	273,000	35%
641,350*	37%	781,600	37%	648,850	37%

* If married filing separately, use \$390,800 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 2025, 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 for purposes of these withholding rules:

- Qualifying “hardship” distributions;
- Distributions required by federal law, such as required minimum distributions;
- Distributions from a pension-linked emergency savings account;
- Eligible distributions to a domestic abuse victim;
- Qualified disaster recovery distributions;
- Qualified birth or adoption distributions; and
- Emergency personal expense 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 \$65,000 without the payment. Step 1: Because your total income without the payment, \$65,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$85,000, is greater than \$63,475 but less than \$118,350, 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 \$61,000 without the payment. Step 1: Because your total income without the payment, \$61,000, is greater than \$26,925 but less than \$63,475, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$81,000, is

greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. The two rates differ. \$2,475 of the \$20,000 payment is in the lower bracket (\$63,475 less your total income of \$61,000 without the payment), and \$17,525 is in the higher bracket (\$20,000 less the \$2,475 that is in the lower bracket). Multiply \$2,475 by 12% to get \$297. Multiply \$17,525 by 22% to get \$3,856. The sum of these two amounts is \$4,153. This is the estimated tax on your payment. This amount corresponds to 21% of the \$20,000 payment (\$4,153 divided by \$20,000). Enter "21" 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.