



PART 1. ONE-TIME DISTRIBUTIONS

CASH DISTRIBUTIONS

- If you are requesting a distribution of cash from the account and all paperwork is in good order, processing time will be 3-5 business days.
**** Processing time may fluctuate due to volume**

LIQUIDATION

- Precious Metals
 - An Investment Direction form is required to liquidate.
 - Contact your dealer to lock in details of the liquidation.
 - A standard liquidation can take an average of 10-14 business days. For exact timing please reach out to your asset sponsor. **** Processing time may fluctuate due to volume**
- Other Liquid Assets
 - Ensure liquidation is initiated and appropriate paperwork is submitted.
 - Contact your asset sponsor for their specific liquidation processing time.

IN-KIND DISTRIBUTIONS

- When a non-cash asset is being distributed In-Kind, elect to not withhold Federal Income tax unless sufficient cash is available.
- Processing time can take an average of 15-20 business days. **** Processing time may fluctuate due to volume**
- A fee letter will be emailed and mailed to you once we have received your request.
 - The fee letter will provide you with a total of any outstanding fees that are due and an estimated shipping price (*for precious metals only*).
- Coin sets and precious metals bars must be taken in whole units. They cannot be divided or split.

PART 2. DIRECT ROLLOVER/TRUSTEE TO TRUSTEE TRANSFER

DIRECT ROLLOVER

- Complete One-time Distribution form.
- Employer sponsored Letter of Acceptance signed by the Plan Administrator.
 - If unable to provide a Letter of Acceptance, the distribution will be sent directly to you. Reach out to your new Custodian for additional rollover instructions.
- Federal Withholding is not an available option.

TRUSTEE TO TRUSTEE TRANSFER

- Complete IRA Custodian Transfer Paperwork signed by you the client.
- Letter of Acceptance signed by the receiving IRA Custodian.
- Delivery Instructions from receiving IRA custodian.

PART 3. AVOID DELAYS

FEES

- Must be paid prior to the processing of the distribution request.
- Please see our Fee Schedule at www.GoldStarTrust.com for a full listing of fees.

ACH/WIRE ESTABLISHMENT

- A deposit slip is not sufficient to setup ACH/Direct Deposit.
- Please allow 1-2 business days to complete the request.

CHANGE OF CONTACT INFORMATION (Address, email address, or phone number)

- The distribution will not be processed until 10 business days after GoldStar Trust Company completes processing the address, phone, or email change.

WE ARE HERE TO HELP!

Need a status update? Contact us at:

GTCTransactions@goldstartrust.com • (800) 486-6888 • www.goldstartrust.com

Need a form? Investment Directions and Account Maintenance forms can be found on our website under the forms tab.



Refer to page 4 for reporting information and the attached Withholding Instructions for additional withholding information.

PART 1. GOLDSTAR ACCOUNT INFORMATION

Name _____ Account No. _____

PART 2. DISTRIBUTION INSTRUCTIONS - SELECT ONE OF THE OPTIONS BASED ON ACCOUNT TYPE

TRADITIONAL, SEP, OR SIMPLE IRA DISTRIBUTION REASON

I direct GoldStar Trust Company to make a distribution from my IRA for the following reason:

- Normal Distribution (Age 59 ½ or older)
- Early Distribution (Under age 59 ½)
- Disability Distribution (An IRS Schedule R or a Physician's statement stating you meet the IRS definition of disability is required.)
- Substantially Equal Periodic Payments
- IRS Levy
- Simple IRA Distribution (First 2 years. No IRS penalty exception.)
- Death Distribution by Beneficiary
- Direct Rollover to an Eligible Employer-Sponsored Plan (Letter of Acceptance and Delivery Instructions from receiving plan is required.)
- Prohibited Transaction
- Revocation

ROTH DISTRIBUTION REASON

I direct GoldStar Trust Company to make a distribution from my ROTH IRA for the following reason:

- Qualified Distribution (Over 59 ½ and 5 year satisfied.)
- Non-Qualified Distribution (Under age 59 ½ or over 59 ½ and 5 year not satisfied.)
- Disability Distribution (An IRS Schedule R or a Physician's statement stating you meet the IRS definition of disability is required.)
- Substantially Equal Periodic Payments
- IRS Levy
- Death Distribution by Beneficiary
- Direct Rollover to an Eligible Employer-Sponsored Plan (Letter of Acceptance and Delivery Instructions from receiving plan is required.)
- Prohibited Transaction
- Revocation

PART 3. AMOUNT AND METHOD OF DISTRIBUTIONS - SELECT ONE OF THE 4 OPTIONS

- Total Cash Distribution and Account Closure
- Partial Cash Distribution \$ _____
- Partial In-Kind Distribution*
List assets below for In-Kind.
- Total In-Kind Distribution and Account Closure

Asset Description (<i>In-Kind only</i>)	Quantity/Amount to Transfer
_____	_____
_____	_____
_____	_____

* Coin sets and precious metals bars must be taken in whole units. They cannot be divided or split.



PART 4. WITHHOLDING INFORMATION (Form W-4R/OMB 1545-0074)

Do not complete this section for a direct rollover to an eligible employer-sponsored retirement plan or if you are a nonresident alien. When a non-cash asset is being distributed in-kind, enter the Withholding percentage as 0% unless sufficient cash is available.

FEDERAL WITHHOLDING

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% below. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions.

(See the Withholding Instructions for more information.)

Complete this section if you would like a rate of withholding that is different from the default withholding rate. See the instructions and the Marginal Rate Tables that follow for additional information. Enter the rate as a whole number (no decimals).
Withhold _____ %

IF NO WITHHOLDING PERCENTAGE IS INDICATED, 10% WILL BE WITHHELD FROM AVAILABLE CASH FOR FEDERAL INCOME TAX.

PART 5. PAYMENT DELIVERY INSTRUCTIONS - SELECT ONE

- Mail a Check or Assets to the address of record
- Mail a Check to the following address (Notary required) _____
- ACH - For Direct Deposit (Notary required if funds are being sent to an account that is not registered in the name of the account holder.)
- Wire Funds (Notary required if funds are being sent to an account that is not registered in the name of the account holder.)

IF NO OPTION IS CHOSEN AND ACH HAS NOT BEEN ESTABLISHED, WITHDRAWAL WILL BE SENT BY CHECK.

PART 6. BANK INFORMATION - COMPLETE IF YOU SELECTED ACH OR WIRE FOR DISTRIBUTION ABOVE

I elect to have the selected distribution directly deposited into my bank account. I understand that due to the ACH reporting limitations of most banks, a detailed summary of each payment sent to my bank may not be reported to me by my bank, and that I will obtain this information through the GoldStar website.

Bank Name _____ Bank Phone _____

Bank Address _____

City/State/Zip _____

Name on Bank Account _____

Routing/ABA No. (must be 9 digits in length) _____

Bank Account No. _____

NOTE: A voided check or completion of this form must be received in order to establish Direct Deposit. A deposit slip is not sufficient to initiate this request. Verify with the financial institution which Routing Number to use for Wire transfers (May be different than what you would use for ACH).

Some banking institutions (especially credit unions) have an intermediary or secondary bank the wired funds must be sent to before it can be delivered to your bank.

Intermediary Bank Name _____

Physical Address _____

Routing/ABA No. (must be 9 digits in length) _____

PART 7. FEES

To avoid delays in the processing of your request, please ensure there is sufficient cash in the account to cover the requested distribution and any applicable fees, including past due fees (Termination Fee \$150). Please refer to the Fee Schedule or call GoldStar for any applicable fees regarding this distribution.



PART 8. CUSTOMER SIGNATURE

I certify that I am authorized to receive payments from this IRA and that all information provided by me is true and accurate. I have received a copy of the Withholding Notice information. No tax advice has been given to me by the trustee or custodian. All decisions regarding this distribution are my own, and I expressly assume responsibility for any consequences that may arise from this distribution. I agree that the trustee or custodian is not responsible for any consequences that may arise from processing this distribution authorization.

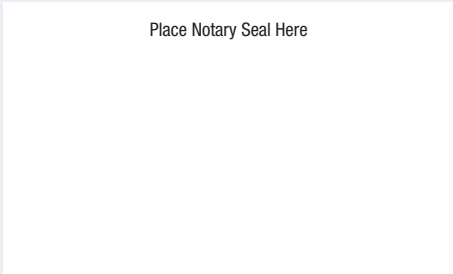
Wire - I certify that I am the proper party to receive payment(s) from this IRA and that all information provided by me is true and accurate. Be advised that intermediary and/or receiving institutions may charge additional fees. GoldStar reserves the right to request additional verification prior to processing a wire transfer request. I further agree that GoldStar Trust Company will not incur any loss, liability, cost or expense from acting upon this request.

ACH - I hereby authorize GoldStar Trust Company to initiate credit entries and to initiate, if necessary, debit entries and adjustments for any credit entries in error to my account at the bank named above. I authorize the bank to accept any such credits or debits to my account without responsibility for their correctness. I further agree that GoldStar Trust Company will not incur any loss or liability, cost, or expense for acting upon this request. I understand that this authorization may be terminated by me at any time by written notification to GoldStar Trust Company and to the bank. The termination request will be effective as soon as GoldStar Trust Company has had a reasonable amount of time to act upon it.

X _____
Authorized Signature (Account Holder, Custodian, or Trustee) Date (mm/dd/yyyy)

NOTARY PUBLIC - ONLY IF APPLICABLE

If the name on your bank account is not identical to the name on your GoldStar account(s), you must have your form notarized. If your name is listed on a joint bank account, a Notary is not necessary. If a Notary Public is necessary and you do not provide one, GoldStar cannot establish this option on your account.



Sworn to and subscribed before me on: _____, 20 ____

Notary Public: _____

My Commission Expires: _____



REPORTING INFORMATION APPLICABLE TO TRADITIONAL IRA AND SIMPLE IRA WITHDRAWALS

You must supply all requested information for the withdrawal so the trustee or custodian can properly report the withdrawal.

If you have any questions regarding a withdrawal, please consult a competent tax professional or refer to IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*, for more information. This publication is available on the IRS website at www.irs.gov or by calling 1-800-TAX-FORM.

WITHDRAWAL REASON

IRA assets can be withdrawn at any time. Most IRA withdrawals are reported to the IRS. IRS rules specify the distribution code that must be used to report each withdrawal on IRS Form 1099-R, Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

Transfer to Another IRA. Transfers are not reported on Form 1099-R. Transfers may be made by an IRA owner, beneficiary, or former spouse under a transfer due to a divorce. Inherited IRA assets may only be transferred to another inherited IRA, unless you are a spouse beneficiary.

Normal Withdrawal (Age 59 ½ or older). If you are age 59 ½ or older, withdrawals (including required minimum distributions) are reported on Form 1099-R using code 7.

Early Withdrawal (Under age 59 ½). If you are under age 59 ½, withdrawals for any reason not listed below are reported on Form 1099-R using code 1.

- **Disability.** If you are under age 59 ½ and disabled, withdrawals are reported on Form 1099-R using code 3.
- **Direct Conversion to a Roth IRA, Substantially Equal Periodic Payments, or IRS Levy.** If you are under age 59 ½, withdrawals due to direct conversions to a Roth IRA, substantially equal periodic payments, or IRS levy are reported on Form 1099-R using code 2. Certain distributions taken due to federally declared disasters also are reported using code 2. Please refer to the IRS website at www.irs.gov for more information and a listing of the disaster areas.
- **SIMPLE IRA Withdrawal in the First Two Years (No IRS penalty exception).** If you are under age 59 ½ and less than two years have passed since the first contribution to your SIMPLE IRA, withdrawals are reported on Form 1099-R using code S.

Death Withdrawal by a Beneficiary. Withdrawals by beneficiaries following the death of the original IRA owner are reported on Form 1099-R using code 4. Use code G with code 4 for a surviving spouse beneficiary who elects a direct rollover to an eligible employer-sponsored retirement plan.

Direct Rollover to an Eligible Employer-Sponsored Retirement Plan. Direct rollovers to eligible employer-sponsored retirement plans (Internal Revenue Code Section (IRC Sec.) 401(a) (e.g., 401(k), profit sharing, money purchase pension plan), annuity plan (IRC Sec. 403(a)), tax-sheltered annuity plan (IRC Sec. 403(b)), or governmental deferred compensation plan (IRC Sec. 457(b)) are reported on Form 1099-R using code G.

Prohibited Transaction. Prohibited transactions as defined in IRC Sec. 4975(c) are reported on Form 1099-R using code 5.

Excess Contribution Removed Before the Excess Removal Deadline. Excess contributions removed before the excess removal deadline (your tax filing deadline, including extensions) must include the net income attributable to the excess.

- If your excess contribution was contributed and removed in the same year, before the excess removal deadline, the withdrawal is reported on Form 1099-R using code 8. If you are under age 59 ½ also use code 1.
- If your excess contribution was contributed in one year and removed in the next year, before the excess removal deadline, the withdrawal is reported on Form 1099-R using code P. If you are under age 59 ½ also use code 1.

Excess Contribution Removed After the Excess Removal Deadline. If your excess contribution is removed after the excess removal deadline, the withdrawal is reported on Form 1099-R using code 1 if you are under age 59 ½ or code 7 if you are age 59 ½ or older.

SEP or SIMPLE IRA Excess Contribution Removed Under the EPCRS. Excess SEP or SIMPLE IRA contributions removed under the Employee Plans Compliance Resolution System (EPCRS) generally are reported on Form 1099-R using code E.



Recharacterization. A Traditional IRA contribution including the net income attributable may be recharacterized as a Roth IRA contribution up until your tax filing deadline, including extensions.

- Recharacterizations that occur in the same year for which the contribution was made are reported on Form 1099-R using code N.
- Recharacterizations that occur after the year for which the contribution was made are reported on Form 1099-R using code R.

Revocation of a Regular Contribution. Revocations of regular contributions are reported on Form 1099-R using code 8. If you are under age 59 ½ and earnings on the contribution are distributed, also use code 1.

Revocation of Rollover, Transfer, or SEP or SIMPLE IRA Contribution. Revocations of rollovers, transfers, or SEP or SIMPLE IRA plan contributions are reported on Form 1099-R using code 1 if you are under age 59 ½ or code 7 if you are age 59 ½ or older.

REPORTING INFORMATION APPLICABLE TO ROTH IRA WITHDRAWALS

You must supply all requested information for the withdrawal so the trustee or custodian can properly report the withdrawal.

If you have any questions regarding a withdrawal, please consult a competent tax professional or refer to IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*, for more information. This publication is available on the IRS website at www.irs.gov or by calling 1-800-TAX-FORM.

WITHDRAWAL INFORMATION

Roth IRA assets can be withdrawn at any time. Most Roth IRA withdrawals are reported to the IRS. IRS rules specify the distribution code that must be used to report each withdrawal on IRS Form 1099-R, Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

Five-Year Period. You have satisfied the five-year period for determining qualified withdrawals on January 1 of the fifth year following the year for which you made your first Roth IRA contribution, conversion, or rollover from an eligible employer-sponsored retirement plan.

Qualified Withdrawal. A qualified withdrawal is one where you have satisfied the five-year waiting period and the withdrawal is due to being age 59 ½ or older, death, or disability. Qualified withdrawals are reported on Form 1099-R using code Q.

WITHDRAWAL REASON

Transfer to Another Roth IRA. Transfers are not reported on Form 1099-R. Transfers may be made by a Roth IRA owner, beneficiary, or former spouse under a transfer due to a divorce. Inherited IRA assets may only be transferred to another inherited IRA, unless you are a spouse beneficiary.

Age 59 ½ or Older. If you are age 59 ½ or older, withdrawals are reported on Form 1099-R using code T, unless they are qualified withdrawals.

Under Age 59 ½. If you are under age 59 ½, withdrawals for any reason not listed below are reported on Form 1099-R using code J.

- **Disability.** If you are under age 59 ½ and disabled, withdrawals are reported on Form 1099-R using code T, unless they are qualified withdrawals.
- **IRS Levy or Substantially Equal Periodic Payments.** If you are under age 59 ½, withdrawals due to IRS levy or substantially equal periodic payments are reported on Form 1099-R using code 2. Certain distributions taken due to federally declared disasters also are reported using code 2. Please refer to the IRS website at www.irs.gov for more information and a listing of the disaster areas.

Death Withdrawal by a Beneficiary. Withdrawals by beneficiaries following the death of the original Roth IRA owner are reported on Form 1099-R using code T, unless they are qualified withdrawals.

Prohibited Transaction. Prohibited transactions as defined in Internal Revenue Code Section 4975(c) are reported on Form 1099-R using code 5.

Excess Contribution Removed Before the Excess Removal Deadline. Excess contributions removed before the excess removal deadline (your tax filing deadline, including extensions) must include the net income attributable to the excess.



- If your excess contribution was contributed and removed in the same year, before the excess removal deadline, the withdrawal is reported on Form 1099-R using codes 8 and J.
- If your excess contribution was contributed in one year and removed in the next year, before the excess removal deadline, the withdrawal is reported on Form 1099-R using codes P and J.

Excess Contribution Removed After the Excess Removal Deadline. If your excess contribution is removed after the excess removal deadline, the withdrawal is reported on Form 1099-R using code J if you are under age 59 ½, code T if you are age 59 ½ or older, or code Q if the distribution is a qualified withdrawal.

Recharacterization. A Roth IRA contribution including the net income attributable may be recharacterized as a Traditional IRA contribution up until your tax filing deadline, including extensions.

- Recharacterizations that occur in the same year for which the contribution was made are reported on Form 1099-R using code N.
- Recharacterizations that occur after the year for which the contribution was made are reported on Form 1099-R using code R.

Revocations. Revocations of regular contributions, conversions, rollovers, or transfers are reported on Form 1099-R using code J. A revocation of a regular contribution with earnings if you are under age 59 ½ is reported on Form 1099-R using codes J and 8.

WITHHOLDING INSTRUCTIONS (Form W-4R/OMB No. 1545-0074)

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 below 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.

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 in the Withholding Election section. 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-" in the Withholding Election section. 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 possessions.

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 2024, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

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-” in the Withholding Election section. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

2024 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 the instructions 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%
14,600	10%	29,200	10%	21,900	10%
26,200	12%	52,400	12%	38,450	12%
61,750	22%	123,500	22%	85,000	22%
115,125	24%	230,250	24%	122,400	24%
206,550	32%	413,100	32%	213,850	32%
258,325	35%	516,650	35%	265,600	35%
623,950*	37%	760,400	37%	631,250	37%

* If married filing separately, use \$380,200 instead for this 37% rate.

Specific Instructions

Withholding Election

More withholding. If you want more than the default rate withheld from your payment, you may enter a higher rate in the Withholding Election section.

Less withholding (nonperiodic payments only). If permitted, you may enter a lower rate in the Withholding Election section (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 above 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 in the Withholding Election section. (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 in the Withholding Election section (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 in the Withholding Election section.

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 \$62,000 without the payment. Step 1: Because your total income without the payment, \$62,000, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$82,000, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. Because these two rates are the same, enter "22" in the Withholding Election section.

Example 2. You expect your total income to be \$43,700 without the payment. Step 1: Because your total income without the payment, \$43,700, is greater than \$26,200 but less than \$61,750, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$63,700, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. The two rates differ. \$18,050 of the \$20,000 payment is in the lower bracket (\$61,750 less your total income of \$43,700 without the payment), and \$1,950 is in the higher bracket (\$20,000 less the \$18,050 that is in the lower bracket). Multiply \$18,050 by 12% to get \$2,166. Multiply \$1,950 by 22% to get \$429. The sum of these two amounts is \$2,595. This is the estimated tax on your payment. This amount corresponds to 13% of the \$20,000 payment (\$2,595 divided by \$20,000). Enter "13" in the Withholding Election section.

Privacy Act and Paperwork Reduction Act Notice. The IRS asks 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 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 possessions for use in administering their tax laws. The IRS 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, the IRS would be happy to hear from you. See the instructions for your income tax return.