



Effective 03/09/25

- You may specify a percentage or dollar amount to be withheld for state income tax by completing the appropriate section on the distribution form. Some states require a minimum percentage or whole dollar amount. We will withhold at least the state-required minimum amount when such a minimum applies.
- You may instruct us not to withhold state income taxes only when your state of residence allows such an election.

| State of residence   | State income tax withholding information  |
|--|---|
| AL, AK, AZ, CO, FL, HI, ID, KY, NV, NH, ND, OH, PA, SC, SD, TN, TX, WA, WY | <b>No state income tax will be withheld for residents of these states.</b>  |
| D.C., GA, IL, IN, LA, MD, MS, MO, MT, NE, NJ, NM, NY, RI, UT, VA, WV, WI   | <b>State income tax will be withheld only if you instruct us to withhold it. See below for exceptions.</b> <ul style="list-style-type: none"><li>• <b>D.C.:</b> 10.75% of the distribution amount is required if a total distribution is taken.</li><li>• <b>MS:</b> When federal withholding applies, 4.4% of the distribution amount is required if an early distribution is taken.</li></ul>   |
| CA, DE, IA, KS, NC, OR   | <b>State income tax withholding is required when federal withholding applies unless you instruct us not to withhold state income taxes. See below for state-specific minimums and requirements.</b> <ul style="list-style-type: none"><li>• <b>CA:</b> 10% of the <i>federal withholding</i> amount</li><li>• <b>DE:</b> 5% of the distribution amount</li><li>• <b>IA:</b> 3.8% of the distribution amount. To determine if you're eligible to opt out of state withholding, refer to a tax advisor.</li><li>• <b>KS:</b> 5% of the distribution amount</li><li>• <b>NC:</b> 4% of the distribution amount. To opt out of withholding, you must complete and attach Form NC-4P.</li><li>• <b>OR:</b> 8% of the distribution amount</li></ul> |
| AR, CT, MI, MN, OK   | <b>State income tax withholding is required whether or not federal withholding applies unless you instruct us not to withhold state income taxes. See below for state-specific requirements.</b> <ul style="list-style-type: none"><li>• <b>AR:</b> 3% of the distribution amount</li><li>• <b>CT:</b> 6.99% of the distribution amount</li><li>• <b>MI:</b> 4.25% of the distribution amount. To opt out or request a reduced withholding rate, you must complete and attach Form MI W-4P.</li><li>• <b>MN:</b> 6.25% of the distribution amount</li><li>• <b>OK:</b> 4.75% of the distribution amount</li></ul>   |
| ME, MA, VT   | <b>State income tax withholding is required when federal withholding applies. See below for state-specific minimums and requirements.</b> <ul style="list-style-type: none"><li>• <b>ME:</b> 5% of the distribution amount</li><li>• <b>MA:</b> 5% of the distribution amount. However, if the distribution amount is over a threshold set by the state (\$1,083,150 for 2025) the withholding may be more. Refer to your financial professional or the state for more information.</li><li>• <b>VT:</b> 30% of the <i>federal withholding</i> amount</li></ul>   |

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- You may instruct us not to withhold state income taxes only when your state of residence allows such an election.

| State of residence   | State income tax withholding information  |
|--|---|
| AL, AK, AZ, CO, FL, HI, ID, KY, NV, NH, ND, OH, PA, SC, SD, TN, TX, WA, WY | <b>No state income tax will be withheld for residents of these states.</b>  |
| D.C., GA, IL, IN, LA, MS, MO, MT, NJ, NM, NY, RI, UT, WV, WI               | <b>State income tax will be withheld only if you instruct us to withhold it. See below for exceptions.</b> <ul style="list-style-type: none"> <li>• <b>D.C.:</b> 10.75% of the distribution amount is required if a total distribution is taken.</li> <li>• <b>MS:</b> When federal withholding applies, 4.4% of the distribution amount is required if an early distribution is taken.</li> </ul>  |
| CA, DE, IA, KS, NC, OR   | <b>State income tax withholding is required when federal withholding applies unless you instruct us not to withhold state income taxes. See below for state-specific minimums and requirements.</b> <p><b>ERD = Eligible rollover distribution    Non-ERD = Non-eligible rollover distribution</b></p> <ul style="list-style-type: none"> <li>• <b>CA:</b> 10% of the federal withholding amount</li> <li>• <b>DE:</b> 5% of the distribution amount. You cannot opt out of withholding on ERDs.</li> <li>• <b>IA:</b> 3.8% of the distribution amount. To determine if you're eligible to opt out of state withholding, refer to a tax advisor.</li> <li>• <b>KS:</b> 5% of the distribution amount. You cannot opt out of withholding on ERDs.</li> <li>• <b>NC:</b> 4% of the distribution amount. You cannot opt out of withholding on ERDs. To opt out of withholding for a non-ERD, you must complete and attach Form NC-4P.</li> <li>• <b>OR:</b> 8% of the distribution amount</li> </ul> |
| AR, CT, MI, MN, OK   | <b>State income tax withholding is required whether or not federal withholding applies unless you instruct us not to withhold state income taxes. See below for state-specific requirements.</b> <ul style="list-style-type: none"> <li>• <b>AR:</b> 5% (for ERDs) or 3% (for non-ERDs) of the distribution amount. You cannot opt out of withholding on ERDs.</li> <li>• <b>CT:</b> 6.99% of the distribution amount</li> <li>• <b>MI:</b> 4.25% of the distribution amount. To opt out or request a reduced withholding rate, you must complete and attach Form MI W-4P.</li> <li>• <b>MN:</b> 6.25% of the distribution amount</li> <li>• <b>OK:</b> 4.75% of the distribution amount</li> </ul>   |



| State of residence     | State income tax withholding information  |
|------------------------|---|
| ME, MD, MA, NE, VT, VA | <p>State income tax withholding is required when federal withholding applies. See below for state-specific minimums and requirements.</p> <p><b>ERD = Eligible rollover distribution    Non-ERD = Non-eligible rollover distribution</b></p> <ul style="list-style-type: none"><li>• <b>ME:</b> 5% of the distribution amount</li><li>• <b>MD:</b> 7.75% of the distribution amount is required for ERDs</li><li>• <b>MA:</b> 5% of the distribution amount. However, if the distribution amount is over a threshold set by the state (\$1,083,150 for 2025) the withholding may be more. Refer to your financial professional or the state for more information.</li><li>• <b>NE:</b> 5% of the distribution amount</li><li>• <b>VT:</b> 30% of the <i>federal withholding</i> amount</li><li>• <b>VA:</b> 4% of the distribution amount</li></ul> |