



Effective 03/08/26

- 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, CO, FL, HI, ID, KY, NV, NH, ND, OH, PA, SC, SD, TN, TX, WA, WY	<p>No state income tax will be withheld for residents of these states.</p>
AZ, CT, D.C., GA, IL, IN, LA, MD, MS, MO, MT, NE, NJ, NM, NY, RI, UT, VA, WV, WI	<p>State income tax will be withheld only if you instruct us to withhold it. See below for exceptions.</p> <ul style="list-style-type: none"> • D.C.: 10.75% of the distribution amount is required if a total distribution is taken. • MS: When federal withholding applies, 4% of the distribution amount is required if an early distribution is taken.
CA, DE, IA, KS, NC, OR	<p>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.</p> <ul style="list-style-type: none"> • CA: 10% of the <i>federal withholding</i> amount • DE: 5% of the distribution amount • IA: 3.8% of the distribution amount. To determine if you're eligible to opt out of state withholding, refer to a tax advisor. • KS: 5% of the distribution amount at \$200 or above • NC: 4% of the distribution amount at \$200 or above • OR: 8% of the distribution amount
AR, MI, MN, OK	<p>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.</p> <ul style="list-style-type: none"> • AR: 3% of the distribution amount at \$200 or above • MI: 4.25% of the distribution amount • MN: 6.25% of the distribution amount • OK: 4.5% of the distribution amount
ME, MA, VT	<p>State income tax withholding is required when federal withholding applies. See below for state-specific minimums and requirements.</p> <ul style="list-style-type: none"> • ME: 5% of the distribution amount • MA: 5% of the distribution amount. However, if the distribution amount is over a threshold set by the state (\$1,107,750 for 2026) the withholding may be more. Refer to your financial professional or the state for more information. • VT: 30% of the <i>federal withholding</i> amount if the distribution is \$200 or above



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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, CO, FL, HI, ID, KY, NV, NH, ND, OH, PA, SC, SD, TN, TX, WA, WY	<p>No state income tax will be withheld for residents of these states.</p>
AZ, CT, D.C., GA, IL, IN, LA, MS, MO, MT, NJ, NM, NY, RI, UT, WV, WI	<p>State income tax will be withheld only if you instruct us to withhold it. See below for exceptions.</p> <ul style="list-style-type: none"> • D.C.: 10.75% of the distribution amount is required if a total distribution is taken. • MS: When federal withholding applies, 4% of the distribution amount is required if an early distribution is taken.
CA, DE, IA, KS, NC, OR	<p>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.</p> <p>ERD = Eligible rollover distribution Non-ERD = Non-eligible rollover distribution</p> <ul style="list-style-type: none"> • CA: 10% of the federal withholding amount • DE: 5% of the distribution amount. You cannot opt out of withholding on ERDs. • IA: 3.8% of the distribution amount. To determine if you're eligible to opt out of state withholding, refer to a tax advisor. • KS: 5% of the distribution amount at \$200 or above. You cannot opt out of withholding on ERDs. • NC: 4% of the distribution amount at \$200 or above. You cannot opt out of withholding on ERDs. • OR: 8% of the distribution amount
AR, MI, MN, OK	<p>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.</p> <ul style="list-style-type: none"> • AR: 5% (for ERDs) or 3% (for non-ERDs) of the distribution amount at \$200 or above. You cannot opt out of withholding on ERDs. • MI: 4.25% of the distribution amount • MN: 6.25% of the distribution amount • OK: 4.5% of the distribution amount



State of residence	State income tax withholding information
ME, MD, MA, NE, VT, VA	<p data-bbox="365 346 1502 409">State income tax withholding is required when federal withholding applies. See below for state-specific minimums and requirements.</p> <p data-bbox="365 430 1274 451">ERD = Eligible rollover distribution Non-ERD = Non-eligible rollover distribution</p> <ul data-bbox="365 472 1461 808" style="list-style-type: none"><li data-bbox="365 472 730 493">• ME: 5% of the distribution amount<li data-bbox="365 514 966 535">• MD: 7.75% of the distribution amount is required for ERDs<li data-bbox="365 556 1461 661">• MA: 5% of the distribution amount. However, if the distribution amount is over a threshold set by the state (\$1,107,750 for 2026) the withholding may be more. Refer to your financial professional or the state for more information.<li data-bbox="365 682 738 703">• NE: 3.5% of the distribution amount<li data-bbox="365 724 1242 745">• VT: 30% of the <i>federal withholding</i> amount if the distribution amount is \$200 or above<li data-bbox="365 766 722 787">• VA: 4% of the distribution amount